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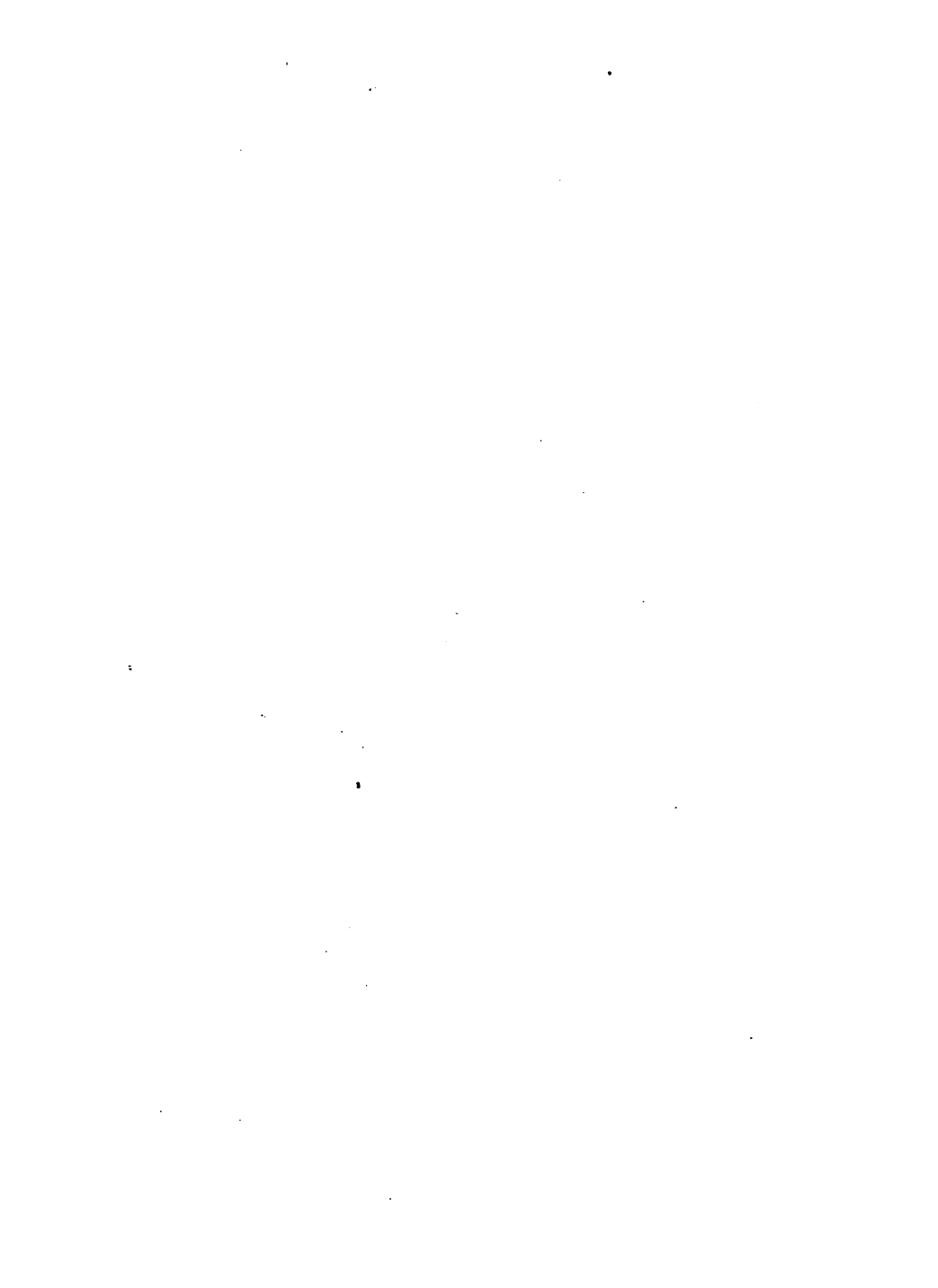
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THE YOUTH'S  
BUSINESS GUIDE.

WYMAN'S TECHNICAL SERIES







THE  
YOUTH'S  
BUSINESS GUIDE

A  
*PRACTICAL MANUAL  
FOR THOSE ENTERING LIFE*

BY EXPERIENTIA

"The secret of Success is constancy of purpose "  
EARL BEACONSFIELD

LONDON  
WYMAN & SONS GREAT QUEEN STREET  
LINCOLN'S-INN FIELDS W.C.

1883







## PREFACE.



THE design of this work is somewhat different from that of preceding Manuals with an apparently similar object. Unlike them, it is intended for youths who propose to devote themselves to Craftsmanship as well as to Clerkship. Hitherto, what has been called "a commercial career" by the writers who have undertaken to address young people, has not contemplated Artisan-ship at all. The word "business" is herein widened in its signification, and held to include whatever calling is selected,—whether that of the Office or the Workshop.

These pages make no pretension to literary polish, but only claim to present, in direct and homely language, the results of a diversified practical experience of men and things. The position adopted has been that of an ordinary sensible parent or friend, endeavouring to advise and influence judiciously a sensible youth. Mere sentimentality and "goody-goody" have been avoided.

Considerable space has been devoted to the enumeration of the titles of works likely to prove useful as a means of

technical or professional education to young people engaged in various industries. This forms an important feature of the book, and one that distinguishes it from its predecessors. It cannot be too strongly impressed on the young that to attain success in almost any trade, as well as profession, it is nowadays essential to acquire the information with regard to first principles which text-books present. This kind of knowledge is happily obtainable,—by all who will intelligently seek it,—in the technological literature and the special periodicals of our time.

It will accomplish one of the principal objects of these pages, if they are instrumental in diminishing the number of clerks who are not wanted, and in drawing attention to the genuine and solid inducements which are held out by manufacturing businesses to well-educated and intelligent lads. The youth who is prepared on entering life to throw aside all false and nonsensical ideas of a “genteel” business, and to take up in earnest a mechanical pursuit, has no reason in these days to fear that he will have to dress in fustian or wear an apron all his life. On the contrary, he may have abundant cause to congratulate himself that when young he was “taught a trade,” which it was then good discipline for him to learn, and has since proved honourable, as well as profitable, for him to follow.



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# THE YOUTH'S BUSINESS GUIDE.

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## INTRODUCTION.

**T**HE *Stages of Life*.—If we were called upon to lay down an ideal plan for the training of a business man, we should divide the years previously to his attaining his “majority” into three equal parts, each consisting of the “perfect” number (seven) of years. Up to seven years of age is the period of childhood; from seven to fourteen, the period of boyhood; from fourteen to twenty-one, the period of youth; and after that age should begin the real active and practical business of life, with all its attendant necessities, responsibilities, and anxieties. These periods should coincide respectively with home education, school education, and workshop or technical education. The legal age of attaining manhood is twenty-one; previously to that, the position is one of *minority*. The law throws upon the parent the responsibility, first of maintaining, secondly of protecting, thirdly of educating the “infant,” as he is termed. Up to that age there are certain legal “disabilities”; for instance, the minor may not make certain kinds of contracts, and some kinds of debts cannot be recovered by any one who has given credit to a minor.

He may have been apprenticed, but the bond or indenture legally, though not morally, ceases to have effect when he has reached his majority. The normal period of apprenticeship is seven years, and this seems to entail such a division of years into periods as that suggested. The due and complete education appropriate to each of the three periods can seldom indeed be acquired in less time than the seven years. A few remarks on the two first stages may be added in this place; not so much for the benefit of parents and guardians as for the consideration of youths, who, having grown up to years of discretion, may find their preliminary training defective, and desire to remedy its shortcomings.

*Home Education (Age to 7).*—At this stage the work of education devolves chiefly upon parents and guardians, or instructors. The physical condition of the child must be regarded chiefly, although his higher capacities ought not to be overlooked. His general health must be carefully watched, his organs of perception and imitation cultivated, and his feelings and emotions rightly trained and directed. Above all, his moral character should be ardently implanted, or, at least, everything done that is possible to make that character a good and useful one.

*Character* is formed by three all-important elements. First, there must be good and noble ends in view; second, the best means to accomplish these ends must be learned and understood; third, there must be a strong desire to accomplish these ends.

A desire for knowledge must first of all be awakened, then strengthened and intensified. If properly presented, there is pleasure in acquiring learning as well as in the possession of it.

*School Education (Age, 7 to 14).*—The child now passes away from some of the benign and protecting

influences of home life, and his personal liberty becomes considerably enlarged. He is brought into contact with companions who exert much influence for good or evil upon his moral character. As the chief object of his instructors—generally his parents—has been, so far, to train his physical powers, it is now his intellectual capacities that have to be acted upon. This is done by what is commonly called “book learning.” If his parents have the means, a boy must be taught something beyond the arts of reading, writing, and cyphering. He should be acquainted with geography, because a man should know about the land he lives in, as well as the countries with which he may, in after-life, be brought into contact by trading, travelling, or correspondence. He should be taught, if his parents’ means will permit, music and drawing, as well as one or more foreign languages. He should have such instruction as will enable him to realise his responsibility as a citizen and as a man; hence it is well to have good general ideas of the history and progress of mankind. And, as success in handicrafts largely depends on the dexterity with which a knowledge of the laws of matter and motion is applied and utilised, he should have some acquaintance with the physical sciences.

*Technical Education (Age, 14 to 21).*—The boy, as he progresses from youth to manhood, now finds his personal liberty considerably enlarged. The discipline under which he has been hitherto controlled is necessarily still further relaxed. Companionships and friendships are formed and cemented that may endure for a lifetime. As the home life was succeeded by the school life, the latter is succeeded by office and workshop life. The parent assigned some of his duties and responsibilities to the teacher, and now the functions of the teacher are taken up by the employer.

## CHAPTER I.

## THE CHOICE OF A CALLING.



BEFORE a boy has actually completed his school career, he begins to speculate upon the future, and to ask himself, "What shall I be?" It is well that he should do so, that he should realise the necessity of earning his livelihood, and the fact that his success and happiness in after-life depend largely upon a judicious choice of his career. Parents and guardians have much influence in deciding the point; and their advice, founded on their own experience or wishes, ought, of course, to receive every respect and consideration. We write, however, less for parents than for youth, and may treat this subject for the moment as though youth alone were concerned in it.

The importance of the choice of a calling is universally admitted. Notwithstanding this, we constantly encounter people who believe they have missed their way, and stumbled into a calling for which they were never intended, while passing by another for which they were in every way adapted,—in fact, as Sydney Smith put it, we find the round man in the square hole, and the square man vainly endeavouring to get into the round hole.

*What should influence the Choice.*—As every one recognises the importance of making a judicious choice, so nearly every one admits that the choice should depend, chiefly if not entirely, upon the aptitude and the capability of the youth himself; it is, therefore, of the highest importance that he should endeavour to discover in which direction his talents lie. Sydney Smith says, "Be what nature intended you for, and you will succeed; be anything else, and you will be ten thousand times worse than nothing." There is, obviously, exaggeration in this as in the dictum of Swift,—“It is an uncontroverted truth, that no man ever

made an ill figure who understood his own talents, nor a good one who mistook them." There are thousands of worthy people engaged in callings for which they were obviously never intended, who yet courageously suffer the consequences of an initial error, and do their duty towards themselves and towards society. But to be perfectly successful the "square man" must get into the "square hole." His natural aptitude is, after all, his safest guide into that position; as a rule, what one likes doing the best is what one will do the best.

*Varieties of Vocations.*—A certain number of youths are brought up to the professions,—the Church, Law, Medicine,—or are specially educated for the Army, the Navy, the Civil Service. This work is hardly intended for such. Outside of these, the vocations in life towards which the majority of young people look forward may be roughly divided into two classes, according as they involve Clerkship or Craftsmanship. It would be incorrect to say that one of them requires the exercise of the mental faculties, and the other that of the physical faculties; for each involves the application of both. Their comparative utility for a lad is, nevertheless, largely dependent upon whether he has a literary or a mechanical turn of mind, and whether he has a bias for a sedentary as contrasted with an active occupation. Nor would it be right to say that one is for the educated and the other for the uneducated. Education is necessary in both cases. Yet scholastic training is more essential in the one than in the other.

*Clerkship and Craftsmanship.*—The increasing preference manifested for clerkship, and the widespread and perhaps growing dislike to craftsmanship, arising out of the false notion that the former is genteel and the latter "derogatory," is, in fact, one of the most serious evils creeping into our social economy. It has been attributed to the spread of education and refinement. Parents in every grade of life too often endeavour to bring their children up to a higher social rank than they themselves enjoy. They know the dark side of their own calling, and, forgetting that all businesses have their drawbacks, seek to protect their offspring from similar experience. Hence they foolishly put them to some so-called "genteel occupation."

*Immunity from Hard Work Impossible and Undesirable.*

—Probably the anxieties of life are pretty much alike in whatever position a man may be placed. The general is no less exempt from worries, trouble, and disappointments than the private soldier who stands sentry at his door. The head of the largest establishment is no more free from vexations, and he has far more anxiety, than the lowest of his subordinates. Probably, too, the amount of work which falls upon every active man is pretty closely approximated. There is no immunity for any of us from the obligation to work, and to work “with all our might.” The hard-worker is, generally speaking, the happiest man, —the idler, the most miserable.

Many people say they do not mind “work,” but they detest “hard work,”—meaning manual work. This preference is altogether founded upon an error. All work,—that is, all true work,—is hard work. Work not performed thoroughly is play, or mere pretence of work. Further than this, all kinds of work are about equally hard. The man who writes a leading article has to use all his energies, to concentrate all his faculties upon its proper execution, as much as, nay, even more than, the man who sets it up in type, or even he who watches or minds the machine while it is being printed off. It is unwise to think that some kinds of work are easier than others. All depends on the spirit in which the work is performed; excellence, thoroughness, completeness in any task must necessarily involve hard, patient, and protracted toil.

*Brain Labour and Hand Labour.*—People in general think it is much “easier” and pleasanter to wield the pen than the pick-axe, and much more “genteel” to “drive a quill” than to follow a trade. Hence they put their children to clerkships. Some do this in a spirit of affectation of the manners of those above them in social position. They like to see their children with clean, white, soft hands, and despise the hardened fist of the operative. They prefer to see them wearing broadcloth, and spurn the dusty jacket and soiled apron of the craftsman. To be able to work in one’s coat, rather than in one’s shirt-sleeves, is, ridiculous as it may appear, the chief motive that often decides the whole future career of a youth.

## CHAPTER II.

## CLERKSHIP AND ARTISANSHIP COMPARED.



THE amount of labour to be undergone in a lifetime by all who have to earn their living is, as we have already stated, very nearly alike, whatever calling be selected. The question then arises, What is the most *profitable* kind of work? Is clerkship or craftmanship, in short, likely to be the more remunerative under ordinary circumstances to a young man who has his living to earn by his own exertions?

We would not depreciate the high qualities that may be displayed in the discharge of the duties of a clerk. Merchants are, perhaps, as important in any community as manufacturers; and clerkship, which is more largely required for mercantile operations, is, therefore, as important as the craftmanship which is required to carry out manufacturing operations. The two vocations are of equal necessity, and, as a matter of course, of equal dignity.

*Market Value of the Clerk's Services.*—The value of anything is what it will fetch in the market. The state of the market depends upon the supply. If that is greater than the demand, prices are low; if the demand is greater than the supply, prices are high. Labour is a commodity as much as cotton or sugar. What, then, is the state of the labour market? Why, that there is a great demand for artisans and a small supply, compared with the number who could find employment, at home or abroad; while, on the other hand, there is a limited demand for clerks, and a superabundant supply. The result is, that the labour of the clerk can be bought cheap, almost at any price; the labour of the artisan maintains its value. The supply of clerks is, as a matter of fact, so superabundant, that they are comparatively seldom advertised for; while mechanics

are constantly in demand, the proportion of advertisements being as nearly 20 of the latter to 1 of the former.

*The better Remuneration of Artisans.*—There is thus not only the difficulty of obtaining employment as a clerk, but the rate of pay to be considered. The wages of ordinary clerks average from 20s. to 30s. per week. An artisan is nearly sure of earning at least 35s. per week ; in many places, when overtime and extras are taken into account, between £2 and £3 is the regular amount of wage. Indeed, no youth of average ability need find any difficulty in entering a craft which, by the exercise of ordinary application, will, after he has learned his trade, secure him a weekly return of at least £2.

*Economy Easier to the Artisan.*—The sum of £2 earned by a mechanic goes much further than a similar amount earned by a clerk. He does not require to dress or live, we will not say as well, but as expensively ; for a blouse is as honourable and truly respectable as a black coat. He is not called upon to make such sacrifices as are involved in the wretched idea of "gentility,"—a thing that involves too many an unfortunate clerk in lifelong misery, besides necessitating a resort to all manner of petty and morally objectionable artifices to appear better off than he really is. In a thousand different ways the mechanic is better off than the clerk, although often he is not conscious of it. The clerk, experiencing "where the shoe pinches," knows this well enough, but too late ; his opportunities for learning a trade having passed by.

*Greater Independence of the Artisan.*—A clerk, if he seeks a situation even at the paltry pittance of £1 a week, requires testimonials, generally unexceptionable references, and very often he has to give security. An artisan walks into a factory seeking employment, probably at double the amount that the clerk will expect. If there is work, he is "taken on." He may be asked where he was apprenticed or last employed, and that is about all that will be inquired into. If he knows his duties and understands his trade, credentials are dispensed with.

There is a multitude of reasons why youths who have not at their back powerful influence (and that cannot always be depended upon) or adequate capital should prefer

trades to offices. These, however, would require more space than we can spare in order to be treated exhaustively. One of these may be named. When a mercantile firm becomes bankrupt, its clerks are usually sent adrift. In such a position a man has the utmost difficulty in finding another situation. He may have been employed by the house for many years and gained an unexceptionable character; most likely, in some detail of clerkship he has become quite proficient, and most useful to the firm; but that attainment may be almost useless to any other firm, and the hapless clerk reaps no advantage from it. He must, as it were, begin life again; the result of his years of application is almost valueless, because not negotiable. Whereas the artisan can seek, and will most surely find, employment almost anywhere. If he be an engineer, or a mason, or a carpenter, the longer he has been at his business the more he is understood to have learned, and his services are transferable, with profit to himself, to any establishment doing the class of work to which he is accustomed.

These points should be carefully considered by every youth himself, for, to a great extent, his own future career is under his own control. There must be clerks, and there will always be young people to whom manual labour is distasteful or even unsuitable. Physical reasons may influence the choice of an occupation, and it is quite right that such should be taken into account. There are youths who will necessarily be put into offices to preserve the succession of old-established businesses in a family. There are other youths, too, who have "expectations," who will at some time or other in all probability become, by influence or kinship, the heads of firms. There are many other motives to be taken into consideration, and we would not indiscriminately dissuade a youth whose "bent" is in the way of clerkship from following that occupation; we only suggest that he ought to have more valid and more sensible reasons for adopting it than the prevalent desire to wear black clothes, have light hours, and to be thought "genteel." We are not inclined to paraphrase *Punch's* advice to those about to marry, and say to those about to become clerks, "Don't," but we do insist upon

the importance of carefully, leisurely, and reasonably balancing the relative advantages of the clerk and the craftsman.

There is this to be said in extenuation of the dislike, almost amounting to abhorrence, which many feel to bringing up their sons to a trade. That reason is, the low manners and vulgar tone of a certain section of artisan society. Some trades are undoubtedly more afflicted with the evil than others. Parents, very naturally, do not want their children to be contaminated with the offensive words and phrases unfortunately so current in the ordinary conversation of certain classes of workshops ; but this evil is one which must give way to advancing education. Another reason why sons are not more often brought up to craftsmanship is the difficulty often experienced of getting them apprenticed. Some firms exact heavy premiums ; others but rarely take apprentices, the restrictions of the trade-unions being such that so many apprentices are allowed to so many workmen, and no more.

*Dignity of Artisan-ship.*—There was wisdom in the policy of the Jews when, in the earliest recorded times of their history, they determined to teach their youth a trade. Although they do not now follow this practice to the same extent as in centuries long past, several European nations who are famous for their shrewdness and for their success in the practical arts of life, have adopted the same policy with the most advantageous results. In Germany, for instance, every one, from Royalty down to the humblest subject, *learns a trade*. It is well known that the present Heir-Apparent was taught the art of the compositor. Indeed, some of the wisest men of the past or the present generation have inculcated the usefulness of providing every one with the knowledge of a handicraft. A writer in an American periodical devoted to Printing, refers to this subject in the following suggestive words :—

“ I never look at my old steel composing-rule that I do not bless myself that while my strength lasts I am not at the mercy of the world. If my pen is not wanted I can go back to the type-case, and be sure to find work ; for I learned the printer's trade thoroughly—newspaper work, job work, book work, and press work. I am glad I have a

good trade. It is as a rock upon which the possessor can stand firmly. There is health and vigour for both body and mind in an honest trade. It is the strongest and surest part of the self-made man. Go from the academy to the printing-office, or the artisan's bench, or, if you please, to the farm,—for, to be sure, true farming is a trade, and a grand one too,—and lay thus a sure foundation. After that you may branch off into whatever profession you please.

"You have heard, perhaps, of the clerk who had faithfully served Stephen Girard from boyhood to manhood. On the twenty-first anniversary of his birthday, he went to his master and told him his time was up, and he certainly expected important promotion in that merchant's service; but Stephen Girard said to him :—

"Very well. Now go and learn a trade.'

"What trade, sir ?'

"Good barrels and butts must be in demand while you live. Go and learn the cooper's trade; and, when you have made a perfect barrel, bring it to me.'

"The young man went away and learned the trade, and in time brought to his old master a splendid barrel of his own make.

"Girard examined it, and gave the maker two thousand dollars for it, and then said to him :—

"Now, sir, I want you in my counting-house; but henceforth you will not be dependent upon the whim of Stephen Girard. Let what will come, you have a good trade always in reserve.'

"The young man saw the wisdom of the advice, and understood the shrewd sense that underlay it."

Years ago, when the middle-aged men of to-day were boys, Horace Greeley wrote :—

"It is a source of consolation to us that when the public shall be tired of us as an editor, we can make a satisfactory livelihood at setting type or farming; so that while our strength lasts, ten thousand blockheads, taking offence at some article they do not understand, could not drive us into the poorhouse." And so may any man become truly independent.

It is altogether a "snobbish idea" to think that the

*status* of the artisan is in any way inferior to that of the clerk. Indeed, men who have risen to the highest eminence in literature, art, and science, have recognised the dignity of the position of the handicraftsman ; and in cases where they have elevated themselves from the ranks of the "working classes" have almost invariably been free from the affectation of despising the condition of those among whom their lot was originally cast. As an interesting instance of this disposition, we may make some extracts from a speech by Dr. Schliemann, one of the most successful antiquaries and discoverers of the age. He was an honoured guest at a grand banquet given by the Grocers' Company of London, and replying, in the course of the entertainment, to the toast of his health, which was proposed by the Master in flattering terms, and received with every mark of respect by the whole company, said : "Master, Wardens, and Gentlemen :—In returning my warmest thanks for the signal honour you have conferred upon me by your kind invitation to this hospitable banquet, I feel an infinite pleasure in thinking that I am myself a grocer, and that in praising here the grocer's business I praise a trade which I have followed up with unremitting zeal for a period of twenty-eight years. I was hardly twelve years of age when I became a grocer's apprentice in a small country shop in Mecklenburg, where, during five years and a half, I was engaged in selling herrings, butter, salt, whisky, sugar, and coffee by halfpennyworths, and my master thought it a very lucky chance if we sold £2 sterling worth of groceries in one day. By a great misfortune, which afterwards turned out to be the most lucky event in my life, I was raised from that honourable situation and became porter to the wholesale grocer, Mr. F. C. Quien, of Amsterdam. In that new capacity I succeeded in two years in making up for my neglected education, and became correspondent and bookkeeper with the wholesale grocers, B. H. Schröder & Co., of Amsterdam, who, after an interval of two years, sent me out to St. Petersburg as their agent to sell groceries on commission. A year later I established myself in the same place as a wholesale grocer on my own account, and have conducted there an extensive trade for eighteen years and a half. But my business has

never prevented me from continuing my studies ; and when, in April, 1864, I thought I had money enough to retire from commercial pursuits, I found myself also in possession of sufficient theoretical knowledge to devote the remainder of my life to Homeric archæology. The habit I had acquired in my long career as a grocer not to do anything superficially, but to proceed in everything with tact, system, and perseverance, has been of immense advantage to me in my archæological explorations ; and I feel bold to say that had I not been a grocer, I could never have succeeded in discovering Troy or the five royal sepulchres of Mycenæ. I deem it superfluous to say anything to the praise of commerce, because without commerce there could be no ambition, and without ambition there could be no science. Thus, without commerce men would be brutes."

Although, as stated above, the earnings of ordinary clerks rarely exceed 30s. a week, those who properly qualify themselves for work, combining experience, judgment, and special knowledge, may obtain remuneration greatly in excess of this. Thus really efficient shorthand-writers in solicitors' offices often command as much as 45s.; and no doubt the clerk who may consistently be called successful in his vocation, and who often secures a salary of from £200 to £300 a year, has no need to envy the artisan, who always occupies an advantageous position as compared with the mere rank and file of commercial clerks.

The present work is intended for the use both of the clerk and the artisan. Many of the considerations, especially those of a moral and ethical character, that apply to the former, appertain with equal force and appropriateness to the latter, although the technical instruction necessary to the two callings is not alike. Let us begin with the counting-house, and endeavour to show the qualifications that should be possessed more especially by the clerk.

## CHAPTER III.

## QUALIFICATIONS FOR CLERKSHIP.



THE late Lord Palmerston once remarked that he had seldom known a Government clerk fully competent to speak, read, and write the English language correctly. The statement is quite applicable to the ordinary run of mercantile clerks, as employers who have had occasion to advertise for assistants are well aware. This want of rudimentary knowledge undoubtedly accounts for the difficulty many respectable young men of irreproachable character experience in obtaining a situation. It has been asserted, indeed, that the "superabundance of clerks" is more nominal than real; that the overplus, as it is considered, consists chiefly of people who call themselves clerks, but who are incompetent, and really do not deserve the name. Obviously, if a clerk is to obtain or retain a situation, it is most essential that he should possess the necessary special technical knowledge.

*Educational Acquirements.*—The youth intended for an office or a counting-house should first of all "brush up" his school-acquired knowledge of the English language. Above all, he should be able to express himself clearly and grammatically in his mother-tongue. Good handwriting and a knowledge of arithmetic are, of course, indispensable.

These elementary matters may perhaps seem trifling. Coming fresh from school, in these days of "extras" and "accomplishments," the youth is apt to depreciate the importance of the "three R's." He may take it for granted that he is sufficiently educated in such elementary subjects. Experience shows, on the contrary, that there are few branches of knowledge so seldom properly mastered as these. It is quite rare to find a youth able to read, write, and spell with perfect accuracy, while the number

of those who possess a smattering of Latin and a school-boy knowledge of French is legion.

There is another error into which many fall. They entertain some idea that certain recondite and mysterious acquirements will be expected of them before they can become clerks or enter upon the routine of a commercial establishment. The fact is, that for the first year or two the youth will be required to do little more than write accurately in his mother-tongue and to perform calculations by the first four rules of arithmetic. If he find his early duties beyond his powers, it will be because he is not sufficiently grounded in these all-important, yet primary, subjects.

*School-acquired Knowledge and Office Duties.*—It is not wise for a young man to attempt anything beyond the simplest studies at the outset; or, at least, until he has, in some measure, adapted the knowledge acquired at school to his new occupation;—until, for instance, his boyish and cramped penmanship has, from practice, become flowing and bold; until he can write a short and clear English letter upon any ordinary subject without hesitation or difficulty, and can do simple arithmetical calculations with speed and accuracy. If any interval elapse between leaving school and entering upon office duties, the time should be eagerly utilised for private study and practice in these matters.

*Handwriting.*—The handwriting of schoolboys is usually bad to a deplorable extent. In conjunction with correctness in grammar and spelling, there is nothing of more importance, or a surer aid to future advancement, than clear and legible penmanship. Much of the awkwardness of the beginner, in this respect, arises from the want, in the past, of anything but copybook practice. He should, with a view to improvement generally, practise copying the paragraphs of a commercial newspaper. This will also convey some knowledge of commercial expressions and phraseology as well as impart an idea of the meaning of technical words and abbreviations. It is most important, in this preliminary practice, to write carefully,—though not painfully,—rather than swiftly, and to observe the proper formation of each individual letter, without attempting long tails or ornamental

flourishes, which often destroy the legibility of the writing. Carelessness in this respect may result in an indistinct style of handwriting which will characterise him for life. The novice should try to write evenly and symmetrically on unruled paper,—a matter never attended to, singular to say, in writing-classes, yet one that is all-important in trade and commerce; he should by practice avoid hurriedly and imperfectly-formed characters, and employ only pens with sufficiently-broad points, for fine points, although aids to swiftness, are not generally conducive to the attainment of a good hand. By some such means as here indicated the tyro ought to be able in a short time to write sufficiently well for any ordinary situation. Having first studied accuracy in the conformation of the characters, speed will naturally follow afterwards.

*Facility in Reading Handwriting.*—It is a great advantage to be able to read, "at sight," with rapidity, handwriting, however crabbed and involved, in the same way that the expert instrumentalist plays without practice music presented to him for the first time. This very important subject is likewise omitted from all school instruction, and the omission is much to be deprecated. Every opportunity should be embraced of deciphering even the worst "scrawl"; for practice gives wonderful dexterity. One man duly trained, and possessing the necessary experience, will read with facility what to another appears to be merely a mass of hieroglyphics. It is well known that printers, owing to their practice, are able to disentangle intricacies which even the writer of a manuscript is himself sometimes unable to interpret.

*Arithmetic.*—Arithmetic comes, of course, next in importance to handwriting. The chief thing is to gain a thorough mastery of the first four rules,—addition, subtraction, multiplication, and division, both simple and compound,—and sufficient practice to enable the beginner to perform them with rapidity and correctness. The other rules, such as proportion, vulgar and decimal fractions, interest, equation of payments, should also be studied and properly acquired. A very useful handbook is the Rev. Barnard Smith's "Shilling Book of Arithmetic" (London: Macmillan & Co.). It gives much information, especially adapted for business calculations. Another work by the

same author is "The Metric System of Arithmetic: its Principles and Application," especially valuable as an aid to rapid computations, and important in view of the tendency of the times to substitute the decimal for the old and cumbrous systems.

*Mental Arithmetic.*—Attention should be especially paid to mental arithmetic. It is often of the utmost consequence to be able to perform a calculation instantaneously without pen or paper. This becomes quite an acquired faculty when duly practised, and the advantages of exercise in the art are so great, that no youth should neglect utilising some part of his spare time by improving his abilities in this way. It can be done in the streets or indoors: opportunities are continually presenting themselves, and ought to be availed of. Ready-reckoners and similar aids should, at any rate at first, be discarded.

*Book-keeping.*—Too much stress can scarcely be laid upon the desirability of every clerk acquiring a thorough knowledge of book-keeping in its several branches; the system generally in use is that known as Doubly Entry.

#### BOOK-KEEPING BY DOUBLE ENTRY.

The chief subjects to be studied are:—

The nature and use of the books ordinarily kept in a merchant's office;

The journalising of a series of transactions;

Having posted the entries to the ledger, balancing the accounts, proving the correctness of the postings by a trial balance, exhibiting an account of profit and loss.

Compilation of a balance-sheet.

#### TEXT BOOKS.

Kelly's "Elements of Book-keeping" (Simpkin).

"Examination Questions in Book-keeping by Double Entry." By Rev. J. Hunter (Longmans).

Hamilton & Ball's "Treatise on Book-keeping" (Clarendon Press Series).

A useful work for non-traders, such as medical men and solicitors, is "Professional Book-keeping," by W. J. Gordon. It forms one of "Wyman's Technical Series."

*Shorthand* is invaluable to the clerk. It is really of more advantage in many cases than the acquirement of a foreign language. A youth who, besides being able to write a correct and well-worded letter, can take down the matter for it as rapidly as his superior dictates, is sure of advancement. Shorthand clerks are more in demand now than ever, and persons proficient in the art are seldom out of a situation. Let it be remembered, however, that shorthand, without a competent knowledge of English grammar and orthography, together with a good handwriting, is out of the question.

There are many systems of shorthand, and those who have mastered one of them generally prefer it to all others. The old-fashioned reporters used a system quite different from what is now most generally in favour. Many of the reporters of the present day use Pitman's, the characteristic of which is that sounds, and not letters, are represented. In the old systems, such as Taylor's, Gurney's, and Odell's, there is more of the arbitrary and symbolic, and less of the purely alphabetical principle.

Pitman's method is one of the most popular if not the best. It is, when written in its developed style, one of the briefest, and yet the most legible, of all shorthands. It must be always remembered that the least wrong turn, or twist, or the displacement of even a dot, may entirely mislead the writer, and, as the utmost nicety is essential, the learner cannot be too patient and careful in acquiring the elements on which all after proficiency really depends. The phonographic plan too is much more rapid than any of the purely stenographic systems; but to acquire this extra speed it is absolutely necessary to learn Pitman's abbreviated forms, a matter often neglected, although, without a mastery over these, phonetic shorthand is totally inadequate to follow accurately the most moderate speaker. In this connexion we ought to mention that Mr. Edwin Guest, an authority on shorthand, has lately published a "Manual of Compendious Shorthand; or, Universal Visible Speech." This is a practical system of steno-phonography, which its author claims to be "simple enough for the elementary school; legible enough for business correspondence; brief enough for

reproducing verbatim the fastest oratory; and so compendious that a single pen-stroke as a rule fully represents a syllable." We commend it to the tyro. Two or three hours a day of practice for a twelvemonth would enable any one of ordinary capacity to follow a moderately-fast speaker *verbatim*. The manifold opportunities of learning and practising Pitman's, such as do not exist in regard to other methods, also become a recommendation.

*Foreign Languages.*—A knowledge of one or more of the living foreign languages is very valuable, and in some positions really essential. Any acquaintance with French, German, &c., that has been gained at school should be systematically kept up, and further acquirements persevered with. Perhaps, of all continental tongues, German is now the most useful, but the Spanish language is also now largely used in foreign commerce. Formerly French was the most widely used, and it is still most generally taught; but to be unacquainted with German is, indeed, a very great drawback.

The extension of international commercial transactions renders a knowledge of languages increasingly valuable. A youth should avail himself of every possible opportunity of reading foreign languages, and especially of speaking them. Classes for conversation are conducted in connexion with numerous educational institutions.

The above are some of the general subjects comprised in an ordinary school education to which attention should be paid by the young clerk and book-keeper. It may, however, be desirable to state more specifically the practical application of those departments of knowledge to the transaction of commercial affairs. The syllabus appended is founded on the scheme of Examinations of the Society of Arts; but several modifications have been introduced, and we have added some practical hints for the study of the respective subjects.

*Arithmetic.*—In addition to the elementary rules always taught in schools, and already alluded to, such as Addition, Subtraction, Multiplication, and Division, clerks should pay especial attention to Vulgar Fractions; Decimal Fractions, including Circulating Decimals; Practice; Simple, Compound, and Distributive Proportion; Interest, and other per-

centages. It is most advisable to select for practice problems in commercial arithmetic, and to pay attention not merely to the obtaining of correct answers, but to the rapidity and excellence of the method by which the answers are obtained. The two points to be aimed at are clearness and neatness in working. It is necessary to understand clearly the *rationale* of the processes which may be adopted. The unitary method, it is recommended, should be applied to all questions depending on proportion, whether simple or compound.

#### TEXT BOOKS.

Any of the modern treatises on arithmetic, such as—

Hunter's "Text Book" (National Society).

Colenso's "Arithmetic" (Longmans).

Isbister's "Unitary Arithmetic" (Longmans).

In learning these arithmetical processes, we may add, the student must be content to proceed slowly. The correctness of each step must be assured before advancing further. He should avoid "keys" to arithmetical books, and endeavour to prove the correctness of answers to problems by working them out in some other way; not slavishly binding himself to the methods given in the books, but working independently of them as far as possible. It does not much matter how a sum is worked, provided the result is correctly arrived at, but the shorter and more concise the process the better. Each rule must be mastered before taking up the study of another, and the principles upon which it is founded exactly understood. Acquaintance with the elementary rules of algebra will be found extremely useful.

*English.*—The chief branches to be studied are: the elements of English grammar, including syntax; and parsing, fully and correctly, a piece of English. There should be the ability to write a letter on a given subject, in which what there is to be said must be stated (1) clearly and (2) courteously, (3) in simple English, (4) without waste of words or (5) fault of grammar. The history of the English language should as far as possible be studied. Turning a long and diffused sentence of English into a short sentence that contains its essence is an excellent exercise. Making a *précis* of the contents of letters is also

a useful if not indispensable accomplishment. The handwriting ought to be neat and legible; the dates of the successive letters, and the names of their writers arranged so as to make it easy to glance over them, or to refer to any one of them; and the abstract of each letter must be given in a few short and exact sentences, that will tell its purport to one who has not read the original. Some further instructions on the subject of Letter-writing will be found in Chapter IX.

TEXT BOOKS.

Any good modern English grammar.

Ernest Adams's "English Language."

C. P. Mason's "English Grammar."

The two latter are works for more advanced students.

In studying English, with the view of acquiring accuracy in reading and writing it, the student should pay attention to—

1. The pronunciation of the words;
2. The spelling of the words;
3. The meaning of the words;
4. The combination of the words into sentences.

He should avail himself of a good pronouncing dictionary; Ogilvie's Standard English Dictionary (Blackie & Son) is an excellent work for the purpose. This will also teach the spelling of any words as to which he may be doubtful, as well as the meaning of them. Whenever he may hear, see, or use a word of which he is not assured of the precise meaning, with its synonyms, and their departure from absolute synonymity, he should at once, or at his earliest opportunity, make it a special study. Roget's "Thesaurus of English Words and Phrases" (Longmans) is invaluable for this purpose.

COMMERCIAL GEOGRAPHY AND HISTORY.

*Commercial Geography* treats (a) especially of the principal places in which trade originates, and of the variety of produce characteristic of each.

(b) Of distances, routes, and ordinary modes of transit or conveyance to important markets.

(c) Of different currencies, weights, and measures, with English equivalents.

In its widest range, commercial geography comprises such portions of natural history and of the applied sciences as are necessary for the correct classification and commercial appreciation of raw produce of every kind.

#### TEXT BOOKS.

"The Geography and Natural History of Raw Materials of Commerce" (Virtue & Co.).

Hand-book to the "Food" and to the "Animal Products" (price 3d. and 6d.) of the Bethnal Green branch of the South Kensington Museum.

"Whitaker's Almanac," art. "British Possessions and Foreign Countries."

Beeton's "Dictionary of Commerce" (Ward & Lock).

A knowledge of Geography is essential to an intelligent view of many of the questions of the day. The youth should learn the geographical position of foreign countries in reference to his own country; their nature, physical features, cities and towns, people, productions, manufactures, and exports; and always study with a map before him. Most of the geographical books proceed on a wrong plan. They teach first the geography of the world, then of Europe, then of Great Britain. The student should begin the reverse way, learning first the position of his own street and the compass-bearings of its approaches; then the characteristics of his own town, proceeding to his own county; passing on to the geography of the country, and finally to that of the world at large.

*Commercial History* treats of the acquisition and diffusion of wealth and power among nations, as the results of industry and enterprise. It shows that these, when exercised in any one part of the world, have a tendency to call forth corresponding activity in neighbouring or in distant countries. It records the vicissitudes of trade, and compares the relative burdens and resources of modern states in various ways; among these, by tabulating national debts, population, returns, progress of the arts and sciences, industrial development, exports and imports, &c. Especial attention should be given to the constitution and resources of the United Kingdom and the British transmarine possessions and dependencies.

TEXT BOOKS.

- "The Growth and Vicissitudes of Trade" (Virtue & Co.).
- "Modern and Recent Commerce" (Virtue & Co.).
- "History of British Commerce, 1763 to 1870," by Leone Levi (Murray).
- "The Progress of the World," by Mulhall (Stanford).

In studying History, the annals of Great Britain and everything collaterally connected with them should first be attended to. A systematic plan should be adopted. Particularly the "landmarks" of history should be noticed and committed, with their dates, to memory. All other dates in reference to these should be arranged in the mind. This is the great secret for acquiring an orderly, systematic, and connected view of the history of any country.

*Shorthand.*—The pupil should test his knowledge, acquired from the study of books or in classes, in the following ways:—

1. Some-one should read aloud to him at a distance in a distinct manner a passage containing about 150 words of an historical character, the first portion of the matter to be read at the rate of 50 words per minute; and the second at the rate of 120 words per minute.
2. A portion of a similar length on a scientific subject should be read in the same way.
3. Also a paragraph from a badly composed and confused speech read at the rate of 150 words per minute.

The three passages should then be written out in long-hand. Note the time occupied in transcribing,—which should be done in ink. The three points to be aimed at are: 1, rapidity in taking down from dictation; 2, rapidity in transcribing into long-hand what has been taken down; 3, accuracy in the transcription.

TEXT BOOKS.

- "The Phonographic Teacher."
- "A Manual of Phonography."
- "The Phonographic Reporter."
- "A Phonographic Vocabulary."

All by Isaac Pitman. Each of these gives valuable practical instruction as to learning and practising the art.

To the above may well be added, "Guest's Compendious Shorthand," which is said to be "legible enough for

business correspondence, and brief enough for the fastest oratory."

*Continental Languages.*—The most useful foreign languages are:—

- |            |             |
|------------|-------------|
| 1. French. | 3. Italian. |
| 2. German. | 4. Spanish. |

These languages may be learned in any of the usual ways, at school from a teacher, or privately by independent study. In any case special attention should be paid to *commercial correspondence*. The following are a few hints intended to enable the learner to test his knowledge, and to show the points to which he should devote special care:—

1. Translate into English general reports on the state of trade, commerce, the money market, &c.

2. Translate into English commercial phrases and idioms.

3. Translate into English a printed commercial letter in a foreign language; if in German, in the German characters.

4. Write a commercial letter in the language that is being acquired. Follow this up with short general reports on the state of trade, commerce, &c., and by translation of English phrases and idioms.

#### BOOKS RECOMMENDED.

##### *French.*

"Mariette's "Half-Hours of French Translation" (Hatchette).

Chardenal's "French Exercises" (Dulau).

Ragon's "French Commercial Correspondence" (Hatchette).

##### *German.*

Skelton's "Handel's Correspondenz, Deutsch-Englischer Theil" (Leipzig: O. Spamer).

Flügel's "English Commercial Letters."

Beume's "Schriftleser."

These contain a series of letters, documents, &c., printed in the German hand-writing, and will afford practice for those wishing to make themselves acquainted with various modes of German writing.

##### *Italian.*

Elwes's "Italian Grammar, with Exercises."

Prendergast's "Mastery Series. Italian."

*Spanish.*

Prendergast's "Mastery Series. Spanish."  
 Dann & Gonzales' "Spanish Correspondence with English Notes."  
 Delmar's "Modeles de Litteratura."  
 Elwes's "Spanish Grammar."

In regard to languages, there are four things to be taken into consideration :—

1. Reading the written language ;
2. Understanding the spoken language ;
3. Speaking the language ;
4. Writing the language.

Reading and writing a foreign language can be learned from books, but to understand it when spoken fluently, and to speak it, the student must be assisted by others. He should begin by getting some one to read over passages the words of which he clearly understands ; at first slowly, then rapidly. Afterwards forming short sentences aloud, and continually practising until a conversation can be carried on.

*Political Economy.*—Political economy is the science which investigates the nature, the production, and the distribution of wealth. The subject embraces questions relating to capital and labour, commerce, currency, banking, taxation, &c.

BOOKS RECOMMENDED.

Mill's "Principles of Political Economy," especially Book i.; Book ii., chaps. 3, 4, 11, 14, 15, and 16; Book iv., chaps. 1, 2, and 3; chaps. 1-8 inclusive.  
 Marshall's "Economics of Industry."  
 Goschen's "Theory of Foreign Exchanges."  
 Jevons's "Money and the Mechanism of Exchange."  
 Leslie's "Essays in Political and Moral Philosophy," pp. 257-382.

## CHAPTER IV.

## THE SEARCH FOR A SITUATION.

**U**NLESS he has influence or exceptionally favourable opportunities, the youth will probably experience considerable difficulty in obtaining a situation. In nearly every field of industry there are more seekers for employment than vacant situations, and the youth anxious to begin active duty often, if not generally, experiences a disheartening delay in finding an engagement such as he desires. This delay, however, should be turned to account as already mentioned, and the time utilised as an opportunity which may not again occur for self-improvement and preparation in various ways for the coming "battle of life."

*Influence and Patronage.*—Situations are often procured through the influence of relatives and friends, and it is sometimes a matter of great importance to begin work in an establishment wherein personal interest can be brought to bear in behalf of the junior. There are, nevertheless, certain disadvantages, which much reduce the value of this assistance. Fellow *employés* are apt to regard with disfavour and jealousy, and to withdraw their companionship, or even confidence, from one who has "influence at head-quarters." This often leads to much unpleasantness, and the supposed favoured one would sometimes be very glad to be relieved from the patronage he is supposed to enjoy, and to take his chance with the rest. An appointment secured by personal merit alone, irrespective of influence, is, besides, always most satisfactory to a self-reliant mind.

*Replying to Advertisements.*—If a young man intends to seek his situation from among those advertised in the newspapers, he must not give up the search if, for some time, there is nothing encountered that he considers

suitable; and even when there is something advertised which he thinks he would like, and for which he has written an application, he must prepare his mind for the disappointment of receiving no reply. Patient waiting must be his motto. He may, too, remember President Garfield's remark: "Nothing is more uncertain than the result of any one throw; few things more certain than the result of many throws."

In advertisements, the direction "Apply, so-and-so," means that personal application must be made at the address specified. If the advertisement runs "Address, so-and-so," a written application is required, and personal solicitation is inadmissible.

The answer to an advertisement of the latter kind ought invariably to be in the applicant's own handwriting, for to send a letter written by some one else is at once to confess the candidate's own weakness in this most essential business qualification. If the letter purports to be written by the applicant and is actually written by another, it can only be looked upon as an attempt to deceive. It is pretty certain that, if the delinquent be engaged, the imposition will soon be exposed.

The paper used for the letter should be of good but plain quality, and unsoiled. Pay particular attention to handwriting, but avoid, if possible, a schoolboy style; let the composition be short and terse, respectful but not servile. State your qualifications modestly and clearly, and in as business-like a tone as possible. Mention the paper in which the advertisement was seen, and state parentage, age, where educated, salary expected (if thought advisable), and do not fail to answer in all particulars that the terms of the advertisement may suggest. Sign your name in full very legibly at the end, and be careful to prefix your address and the proper date. A little assistance from a judicious friend in the wording of the application is quite justifiable, and certainly will be advantageous.

Applications for employment are generally accompanied by testimonials as to character, or, in the absence of these, references to persons who can vouch for the character of the applicant. It is, perhaps, needless to say, Never presume to give a reference until you have received explicit

permission to do so, and unless you are sure that the character given you will be a favourable one.

In the case of a youth applying for his first situation there will, of course, be no past service to refer to; but there ought always to be included a few lines of recommendation from either his schoolmaster or clergyman, giving a certificate as to character and conduct.

The originals of testimonials or certificates ought never to be sent along with the letter applying for a situation, only copies of them in full, and without any verbal alteration whatever. It is most important to remember this. Copies of testimonials should be on a separate sheet of paper from the letter of application, and be duly arranged according to their dates. The originals must be retained for future use or for reference. The copies ought to be distinctly headed with the word "Copy," and before the signatures there should be placed the word "(signed)." This caution in regard to retaining originals is absolutely necessary, for it cannot be assumed that they will be returned. This prevents the necessity of fresh applications to those who have granted them, which are in various respects objectionable, besides entailing needless trouble.

As a general rule, the shorter the application the better, and the more likely to be successful. A beginner will not have many acquirements to detail, and the fact of his respectability, as vouched in his testimonials, and of his education as evidenced in the composition and handwriting of the application, are, as a rule, the only essential points leading up to a possible interview.

Should an advertisement be required to be answered in person, original testimonials may be taken, together with copies, and the applicant may, if thought desirable, be accompanied by parent, guardian, or any other person whose presence may favourably influence the decision of the employer.

A third way is to advertise for a situation, stating age, experience, qualifications, &c., and the nature of the position desired. In this case the form of the advertisement should be drawn out by a person who understands such matters. It is important to choose a good advertising medium. The *Times*, though expensive, is nearly always,

in this sense, remunerative, and the same applies to the other leading morning daily papers, or to the best dailies of the large provincial towns. Remember, that it is not economical to select a journal which has low advertising rates; usually such a paper has a limited circulation. The trade and technical journals are excellent mediums, especially for craftsmen. Consult "May's British and Irish Press Guide" (F. S. May & Co., 159, Piccadilly, price 1s.), which gives a "classified dictionary of representative organs, showing each interest, science, profession, trade, &c., represented in the press." Replies to such advertisements may in most cases be directed to the office of the newspaper itself, and the name of the advertiser need not be given, which is often a certain advantage. It may be added, that it is not very usual for inexperienced youths to advertise their own requirements, and to do so on a scale likely to secure the object in view would be exceedingly expensive.

*Large and Small Firms.*—For acquiring general experience, the larger establishments,—that is, those employing the largest number of hands,—are often preferable, as affording the widest scope to the abilities of the beginner; but there is a disadvantage connected with the system adopted in many of them. Owing to the division of labour, a youth may be employed for a considerable time, if not for the whole period of his novitiate or apprenticeship, in one very minor and mechanical round of duties, and obtain no insight into the general routine of the business. In a smaller establishment there is sometimes a better opportunity for learning the whole machinery of commercial operations.

*Wages.*—In regard to wages, there is such a diversity of practice among various firms that little definite information can be given on this head. Almost everything depends upon the terms on which young lads are taken as beginners. In some houses, notably in the great manufacturing establishments of the North of England, a system of indenturing apprentices still exists in the counting-houses, and a youth is "bound" for three, four, five, or seven years, the conditions imposed on both parties to the engagement being distinctly specified in a written instrument. In others, a

premium is required ; the youth has to pay a certain sum for the privilege of being admitted into the office of the firm. Sometimes the premium is dispensed with, but no salary or wages are paid for the first year or two, the instruction imparted, and the opportunities allowed for gaining experience, being considered a sufficient equivalent for any services rendered. Some houses, again, pay the youths they employ a small sum annually from the commencement. With others, the remuneration is a small weekly wage, increased year by year afterwards. These points, if not stated in the advertisement, should be clearly understood before service is entered upon. Much will, of course, depend on the circumstances of the friends of the applicant. He may have well-to-do relations, who are prepared to pay a premium for him, or able to maintain him without assistance during his first year or two of employment. It may, however, be of importance for them to receive even the small sum that falls to the lot of the beginner. He must consider these points, and select a situation which will meet his pecuniary requirements. Let him, however, as a rule, look to the future rather than the present. If some self-denial will enable him to secure a position which may ultimately make him independent of minor economies, he should certainly endure present small privations for the sake of future prospective advantages.

*Agreements and Indentures.*—Probably it will be thought necessary to have the precise terms of engagement set down in writing, in the form of a letter : this may be made into a legal document by getting it impressed with a sixpenny agreement stamp. An indenture is a much more formal document, and requires to be attested by witnesses. Its construction and interpretation, being strictly legal matters, should be referred to duly qualified persons. The custom of indenturing mercantile apprentices has practically disappeared. In any case, we counsel, in the interest of employer and employed, "a month's trial," as it is commonly termed, during which period both parties have an opportunity of knowing something of each other, &c.

## CHAPTER V.

## MORAL RESPONSIBILITIES OF THE EMPLOYÉ.



E will suppose that the search for a situation has been successful, and that on a certain day the youth will have to enter upon the employment which is, probably, to afford him his future livelihood. If he has any time now on his hands, let him use it to the best purpose, not only in reviewing his scholastic attainments and deficiencies, but, what is even still more important, in serious reflection on the responsibilities and the duties which will presently devolve upon him. Let him take to heart the injunctions of his parents, or guardians, or others interested in his welfare, and then read with attention the following remarks. They are founded on some experience of the dangers to which young people are subjected; the mistakes into which they are too frequently led; and the habits into which they too easily relapse.

The youth who possesses the inestimable advantage of a "fair start" in life should consider that it is one of the most unmistakable of his obvious duties to make the most of that start. Let him set himself resolutely to profit from all his advantages, and continually endeavour to utilise every opportunity within his reach. When a vocation has been decided upon, there should be the fullest determination to learn and practise not only its main principles but its smallest details, and to bring all outside knowledge to bear upon it. The previously-learned lessons of good conduct, manners, general behaviour, order, punctuality, and the rest, will be found of the utmost value when commencing the duties of any calling, and a strict resolution at the outset should be formed under any circumstances not to depart from them. Before proceeding to point out some of the branches of knowledge that will facilitate his progress

in business life and some of the rules of conduct which will tend to insure for him, first, a clear conscience, and, secondly, the respect and esteem of his fellow-men, we would ask our youthful reader to pause and consider with us, at the threshold of his career, the nature of the responsibilities which lie before him.

*Power of the Will.*—Every being born into this world, and endowed with intelligence, bears responsibilities of a threefold character. For, whatever degree of mental ability and of bodily strength he possesses, there are responsibilities devolving upon him, as regards his Maker, society, and himself. He has a knowledge of what is right and what is wrong; and he has a will, which is presumably under his own control. If he wills to do what is wrong, to disregard the laws of religion and of morality, what can prevent him from going astray? Human laws may, to a certain extent, restrain the commission of overt offences against person or property; penal provisions may reduce opportunities for transgressing the laws of the country; but they can be only efficacious to a certain extent. It is an awe-inspiring fact, that a young man has it within his own power to blight his prospects, to waste his opportunities, to become a nuisance and a pest to the country, to hew out for himself a life of misery, leading to a death of despair,—all by the exercise of his will,—his power to choose evil rather than good. On the other hand, if he so wills, he may, without becoming rich, or distinguished, or “successful,” as it is called,—which results are only vouchsafed to a certain percentage of mankind,—lead a happy, useful, and honourable life.

We exclude from this little work considerations which are entirely bound up in the ordinary precepts of Religion and Morals. There are better books on such subjects than we can aspire to write. We confine ourselves to Business, and the ethics only that concern it. Yet we implore young men to try to realise their position at the outset of their career, and to bring themselves to appreciate the responsibilities devolving upon them.

Every condition in life, even the lowest, has its own peculiar responsibilities. However mean a position it is that may be occupied, these responsibilities cannot be

shirked or evaded. There is the responsibility to be honest in thought, in deed, and in word ; to be industrious ; to do everything in the best possible manner within one's capacities ; to be sober ; to be careful of others' property. These are only a few of the responsibilities, and they are stated merely for example's sake, in crude terms and without classification. We are all responsible to our parents for the bodily and mental training they, often by self-devotion and self-sacrifice, have given us ; we are responsible to our fellow-men for the confidence they place in us, and for the example we show them. We are responsible to our employers, and in manifold ways, some of which will be referred to hereafter, for the confidence they place in us as much as for the manner in which we earn, or appear to earn, the stipend they allot us.

*Self-Denial.*—One of the first habits that a young man must acquire is self-denial. All character depends upon the proper exercise of this quality ; without it the finest opportunities, the most brilliant abilities, become sources of danger and disaster, instead of aids to success.

Relieved from the tutelage of the schoolmaster, and partially free from the control and influence of parents, it is at the commencement of his career that the youth must begin to practise self-denial. He will find, the instant he "goes out into the world," temptations abounding on every hand. If he be fond of company, these temptations will arise in the form of acquaintances, whose habits are not such as his own conscience will tell him are commendable and exemplary, but who, notwithstanding by their captivating manners may incline him to connect himself with them, and ultimately conform to their ways. If his "weakness" be ostentation and display, there are the temptations to dress above his position, and to be more or less unscrupulous in the manner in which he meets the uncalled-for expenditure thereby entailed. If he be inclined towards undue indulgence in the pleasures of the table, eating and drinking, especially the latter will become his peculiar danger. The only safeguard he has against any of these,—of course, leaving out of the question the religious aspect,—is Self-Denial.

We do not advocate asceticism, which is hardly adapted

for the busy life which most of us must lead, or to the social customs which all of us, more or less, are compelled to follow. Proper self-denial is quite another thing; and it is practicable in every rank of life, and under all circumstances.

The greatest victory that any man can gain is said to be the victory over self. It is the result of perhaps the most perplexing, arduous, and painful of all contests. When a youth goes out into the world, he has more leisure, is much less under the parental roof, has also more money to spend, and he has greater liberty in choosing companions,—in short, there is a sensible diminution of the restraint which has hitherto been exercised over him. Now comes the occasion for self-denial. As he grows older, or makes progress in his occupation, he will be more and more “left to himself,” and the necessity for self-denial becomes greater. Ultimately he may start in business on his own account,—become his own master; here, above all, arises the imperative necessity for self-denial. Cases are constantly encountered in which youths have done well and earned good characters at school, but when put out into the world, they have “gone to the bad.” Others have fallen when assailed by the temptations of business surroundings. Others,—very many, in fact,—have withstood all blandishments to swerve from the path of rectitude and honour while they were *employés*, but have failed miserably when they felt themselves no longer under the control of a master. Every one recognises that a man may be his own worst enemy; it is but an extension of the same thought to say that every man who is not under the control of another may have in himself a very bad or a very good master.

*Management of Income.*—Every young man, on starting in life, should resolve to keep his expenditure within the bounds of his income. This resolution is exceedingly difficult of fulfilment; but, when the key to the solution is known, the difficulty is greatly reduced, if it does not vanish altogether. What is required to make income meet expenditure is, in the first place, a firm determination to avoid debt; and, secondly, the exercise of self-denial and careful management to carry out that determination.

*Debt.*—Keeping clear of debt is a duty especially binding upon the individual, not only as regards himself but his friends. An indebted man is nearly always a burden upon some one; often upon those least able to afford it. So great is the difficulty of getting out of debt when once a person is involved, that comparatively few ever succeed in freeing themselves. They are always “in pawn,” as it were; their future is discounted. In this way they gradually become accustomed to the situation, and ultimately lose their power of will, and make no sustained and prolonged effort to get rid of the burden. The miserable condition of such a man ought to act as a warning against running into debt.

To keep expenditure within the bounds of a small income, it is essential to pay cash for all requirements. It is, of course, a certain way of avoiding debt altogether. Apart from the satisfaction to be derived from the habit of paying ready-money, it must be far from agreeable to an honest and conscientious man to know that he is dependent on the forbearance of his tailor, of his bootmaker, or any one else who allows him credit.

*Temptations of Deferred Payment.*—It was once a common practice for tradespeople to encourage young and inexperienced people to get into debt by offering to “book” the amount of their goods, or, with some flattering remark, to mention that “the bill need not be paid now; any time will do.” Such insidious offers should be promptly and firmly declined. The purchaser will inevitably discover before long that “any time” will not do, and that the tradesman’s time may be just that time least convenient to the customer. Remember, also, that it is much easier to open an account than to close it by settling up.

Some people, called upon to pay by a certain time, increase their troubles by resorting to borrowing, forgetting that the sum thus obtained has itself to be repaid, so that the amount of the debt has not been liquidated. The practice of borrowing is very inimical to the preservation of friendship, and the best-natured people get tired of continued importunities for small loans of money.

*Borrowing.*—“Neither a borrower nor a lender be” is a safe rule, however repugnant it may be to one’s feelings

to refuse a loan by way of assistance to a friend ; it is, on the other hand, undeniably better to make almost any sacrifice than to ask for one. Nothing is more common than for long-established friendships to be broken up through this cause. If, however, some pecuniary assistance is required by a young man in an unavoidable and unexpected emergency, it is more advisable to go to parents or guardians or other relatives, and to state the whole case plainly and candidly to them, than to trouble other people, upon whom there may only be the claim of acquaintance-ship or friendship. Necessities of this kind are, however, very humiliating, and should be prevented whenever possible by the exercise of forethought, thrift, and small savings put by in the bank "against a rainy day."

*Repaying.*—If, however, it has become absolutely necessary to obtain a loan, the money borrowed should be scrupulously devoted to the specific purpose for which it was obtained, and applied to no other purpose whatever. This should be regarded as a point of honour. If even a part of it be diverted to other objects, the main purpose of obtaining it will be unfulfilled, the pretext for borrowing it be nullified, and the transaction will resolve itself simply into an instance of dereliction of trust.

As a matter of course, the sum obtained must be repaid. More than this, it must be repaid at the time specified. To effect the due repayment, no amount of self-denial and no amount of labour should be spared.

*Necessary and Voluntary Expenditure.*—The precise amount of expenditure that can be afforded ought to be ascertained, and afterwards rigidly adhered to. There are certain items of expense that cannot be altogether foreseen, therefore a margin should be allowed for contingencies.

*Record of Personal Expenditure.*—In disbursing income, it is advantageous to make a memorandum of all sums paid out, and the object or occasion of the expenditure. This practice serves as a check upon excess ; besides, there is thus formed a record of progress in the art of making the most of things. Such memoranda have a permanent interest ; they furnish the means of comparing one period with another, and the expenses both have involved.

Expenditure should not be muddled up in such an account in one item ; nor the several sums indefinitely recorded only as being "paid." The various payments ought to be distinctly specified. Some of them will require the exercise of a little moral courage and honesty before they are put down ; let it be honestly done, however, and as conscientiously as though the money of another person were involved. At regular intervals classify and add up the items, so that the sums spent on maintenance, amusements, clothes, &c., and other classes of payments may be accurately known. The presumption is, that a young man who will resolutely keep an account of this kind over a number of years will seldom find a deficit in his accounts at the end of the year. Every business man keeps, as a matter of course, a detailed account of his receipts, and a proper check upon his outgoings ; otherwise he would soon find himself in the bankruptcy court. It is equally incumbent upon every one, even he who has only a limited income,—and perhaps the latter most of all,—who desires to know "how he stands" financially, to keep a record of the manner in which his money is spent.

*Expense of Externals.*—As we have already observed in comparing clerkship with craftsmanship, the mechanic does not require to keep up nearly the same style of appearances as the clerk. The clerk, with the same earnings, or frequently even less, has to be "dressed like a gentleman." He has to conform to certain social usages and amenities from which the mechanic is exempt. Commensurate with his position, of course, every one is required to keep up certain appearances, and it is no manifestation of pride or foppery to do so. But it cannot be doubted that even this duty frequently handicaps a young man in his struggle with the world, besides constantly tempting him to undue extravagance and running into debt to meet its requirements.

*Dress.*—The cost of dress is a very important subject to most young men, especially those engaged in places where *employés* are expected to be well apparelled. All kinds of clothing are much cheaper than formerly. Probably about £6 or £7 a year spent on the wardrobe out of an income of about £60 or £70 is quite sufficient to insure being appropriately attired. Above all, it is necessary to

buy for cash ; the " credit " tailor's extra charges are quite beyond the limited means of ordinary young men.

*How Money is Wasted.*—So much depends upon circumstances, surroundings, and personal habits, that it is almost impossible to say upon what sum a young man may respectably maintain himself. Some can, and do, "live on sixpence a day" ; others spend as many shillings. As a rule, it is not the necessary expenses of living or clothing that constitute the heaviest draw upon the resources, but the unconsidered and apparently trifling items, spent on the whim of the moment or in response to an impulse of easy and thoughtless good-nature. However slender the income, it should be properly and systematically apportioned among the items of necessary and obligatory expenditure. The remainder may be applied to voluntary and optional expenses, and to saving ; the last item, above all, should be kept in view.

*Claiming One's Own.*—It is a great mistake to be timid or diffident in asking for what is due, whether it be salary or an ordinary debt. Some people are afraid to claim their own ; they think it is a mark of politeness or good manners or good nature, to let a matter "stand over." Or they have not moral courage sufficient to claim what is their right. Young people should beware of this disposition, otherwise they will get into a habit that will always keep them poor and needy. If a bill is due, it should be applied for promptly. Most people pay with greater readiness about the time when the debt was incurred than at some period long after, when they have possibly consumed or worn out the goods, or nearly forgotten the services rendered. Nothing is gained, and often a good deal is lost, for the want of a little natural and reasonable boldness and courage in money matters. A man ought not to be thought either mean or miserly because he asks for his own or for what he has honourably earned.

*Putting by for a Rainy Day.*—Out of a slender income it is extremely difficult to save ; yet to do so is most desirable, and, if a strong will so determines, it certainly can be done. Savings-banks, whether penny banks, trustee banks, or postal savings-banks are accessible to all, and the smallest sums may be deposited in them. By

the new plan brought out under Mr. Fawcett's auspices, even odd pence, turned into postage-stamps, may form the nucleus of a "banking account with the Government."

If apprentices but knew or realised the inestimable value to them of a nice little sum ready to their hands on their completing their "time," and just when they were starting as journeymen or small masters, they would carefully accumulate such an amount during their apprenticeship. The difference between commencing life with money in hand and beginning in debt is so great, so influential upon the future career, that every youth should, as a matter of justice to himself, spare no exertion, avoid no sacrifice, to accomplish this result. It need hardly be said that any occasional gift of which a youth is the recipient, or any "windfall" that comes in his way, should be appropriated for this object, instead of being frittered away in temporary self-gratification.

*Economy not Parsimony.*—Some people affect to believe that economy means shabbiness and stinginess. But a proper care of one's income, and a due regard to economy in the expenditure of it, ought not to be stigmatised, but rather honoured and respected. Meanness and niggardliness are certainly as objectionable, on the one hand, as extravagance and prodigality on the other.

*"Treating."*—By no means an improper item in the year's expenditure is the cost of those harmless and necessary entertainments to friends which every one is called upon to provide from time to time, whether it be a dinner or a supper, or even a more modest meal. It is well to be good-natured and hospitable; but in this, as in other matters, even the most laudable inclinations must be made subordinate to the pocket. Bachelors may, indeed, plead the privileges of their celibacy, and avoid entertaining altogether. No general rule can be laid down on this point, except that for the sake of mere ostentation and display, or to "keep up appearances," no young man is doing right if he go beyond his means, however slightly, for the purpose of showing generosity to others.

*Associating with Superiors.*—Elsewhere we speak of morally or socially objectionable people, and the necessity for avoiding them. But there are also reasons why alto-

gether unobjectionable people, as far as such grounds are concerned, require to be kept at a distance, for their company or their friendship may be too costly. Indeed, the wise or unwise management of income is largely influenced by the character of one's circle of friends and acquaintances. It is desirable, on the one hand, to know people of some amount of substance, influence, or social standing, for it is probable they may be useful, sooner or later, in promoting one's interest ; but, on the other hand, it is not an easy matter to associate with those whose means are larger than one's own, without overstepping the proper bounds of expenditure. Above all, a youth should avoid attempting to compete with those whose resources, he knows, are greatly in excess of his own. The attempt will only result in a humiliating and costly failure.

*Keeping up Appearances.*—In the ordinary and apparently trifling expenditure which each day entails, it is singular how "one thing leads to another": it is these "consequential" expenses that have to be guarded against. It is a very difficult thing for a young man to keep within his means, and at the same time to "keep up appearances." The phrase is, in fact, a sadly misleading one, and is very generally misapplied. It is made an excuse for many an outlay that really cannot be afforded, and the "appearances" that are supposed to be kept up are but seldom appropriate to the standing and position of those who assume them. In ninety-nine cases out of a hundred, indeed, they are of no real advantage at all.

As a rule, the youth should remember that the circle within which he moves, or the set of acquaintances he makes, are quite able to gauge his position, resources, and standing as well as, or possibly better than, he does himself. His real friends will think no better of him on account of any spurious "appearances" he may assume.

*Temperance.*—This word is generally applied to the restraint which a man holds over himself in regard to drinking ; but it is also applicable to eating, and not only to gustatory pleasures, but to all manner of sensual gratifications. We use it here in the conventional sense. As such, temperance is a branch of the self-denial which we have already pointed out is absolutely essential to the formation of true character.

There is very great difficulty in treating of temperance, without saying what is merely trite and commonplace. Every one admits that moderation and sobriety are moral duties, incumbent upon all. Every one deprecates intemperance. Even his own boon companions lose respect for the man who is addicted to drunkenness. Dissipation, licentiousness, debauchery are fortunately universally reprobated, even, in their reasonable moments, by those who are guilty of them. On the other hand, there is a tendency to palliate occasional infractions of the law of self-denial in regard to intoxicants, especially if the offender be otherwise an amiable or attractive person. Herein consists a great danger. A man is pointed out as being a "very good fellow," but one who "occasionally gets over the line."

It is said, and probably with accuracy, that nine-tenths of all the crime, and the greater part of all the poverty, of our land is attributable to intemperance. More hopeful careers are marred, more characters ruined absolutely by it than by any other cause. Putting aside the moral aspect of the subject,—and no man can be considered moral who gives way to this habit,—we may remark that young people in business should shun intemperance : first of all, because it unfits them for the proper discharge of their duties. A man whose brain is "muddled" with drink is not capable of doing his best, and one secret of success is readiness to be able to do one's best whenever called upon.

In the second place, intemperance leads a man into bad company. It is in the public-house and at the "bar" that acquaintances are picked up that influence most adversely a man's whole career and prospects. Connexions begun over the glass, and perpetuated in the same way, almost invariably lead to trouble, if not to ultimate ruin.

Thirdly, intemperance is a very costly habit. Many young men do not realise the comparatively large sums they waste in this way. The expense of a night's dissipation would nearly maintain an abstemious person for a week. Even a simple "glass of bitter" two or three times a day costs as much in a year as would neatly clothe a careful person. If all the money people spend in drink were applied to the increase of home comforts, to the

purchase of books, or other elevating luxuries, not to speak of necessities, how infinitely happier and better-conditioned they would be.

But to adduce all the reasons why intemperance should be avoided would demand an immensely larger volume than this. We do not, however, intend to discuss the advantages of Moderation versus "Teetotalism"; we leave it to the conscience and the common sense of the reader. But there is one dictate which both common sense and conscience enjoin. If a man feels that he cannot take a little intoxicating drink without wanting more, he ought to be an abstainer. There are thousands of people upon whom drink acts with such deleterious results that there is no protection for them except in absolute abstention from it. Happily social customs have, within the last few years, changed so much for the better, that it is no longer regarded as a mark of a weak mind and purpose to declare oneself a "teetotaler"; and there are less provocations to drinking now than ever.

*Good Food.*—Closely allied in importance to the subject of temperance in eating and drinking is that of the quality of food. It is no figure of speech to say that food makes the man. Speaking roughly, an eminent medical authority, *The Lancet*, says that about three-fourths by weight of the body of man is constituted by the fluid he consumes, and the remaining fourth by the solid material he appropriates. The case could even be placed in a stronger light, and it might be asserted that man *is* his food. It cannot obviously be a matter of indifference what a man eats and drinks. He is, in fact, to a certain extent, choosing his animal and moral character when he selects his food. It is impossible for him to change his inherited nature, simply because modifications of development occupy more than an individual life; but he can help to make the particular stock to which he belongs, more or less beery, or fleshy, or watery, and so on, by the way he feeds. Every one knows the effect the feeding of animals has on their temper and very nature; how the dog fed on raw meat, and chained up so that he cannot work off the superfluous nitrogenised material by exercise, becomes a savage beast, while the same creature, fed on bread and milk, would be as tame

as a lamb. The same law of results is applicable to man, and every living organism is propagated "in its kind" with a physical and mental likeness. This is the underlying principle of development, and its moral as well as its physical aspect ought to be understood by all.

*Smoking.*—A few words may, perhaps, usefully be added on the subject of tobacco. It is probable that no physiologist would contend that this narcotic in any form is essential to the well-being of the body. Thousands of healthy men, and the vast majority of women, never touch it; yet it is certain that its use is becoming daily more frequent, and that when once introduced into a country, or adopted by an individual, it is almost hopeless to attempt to eradicate the taste for it. The eagerness with which it is sought after by its devotees, and the distress that is occasioned by a temporary failure of the supply; the difficulty in all cases with which the habit of smoking, once acquired, is broken, —indicate clearly enough that it supplies some want in the economy, or exercises some influence on the system, which cannot be replaced by other means. In moderation, as Sir Benjamin Brodie said long ago, it probably acts as a sedative to the nervous system, especially when in a condition of excitement and worry, and its abuse only should be deprecated. Wherein abuse consists, however, is extremely difficult to decide. A long controversy has been waged on the subject, but the only definite results appear to be that it is unwise to smoke very early in the morning, or when the stomach is enfeebled by lack of food. We would, nevertheless, caution young men that it is highly deleterious to their constitution to begin to smoke until they have attained their full physical development. To see a growing lad puffing away at a pipe is as painful to most people as it is offensive to many. It may be added that some of the most confirmed and inveterate smokers, if asked their candid opinion on the use of tobacco, unhesitatingly declare that if they had not become accustomed to it, knowing what they do of its effects, they would never begin to use it.

## CHAPTER VI.

## THE EMPLOYÉ IN RELATION TO THE EMPLOYER.



HAVING generally spoken of the responsibilities and duties devolving upon the youth on his entrance into business life, let us consider some of the qualities or traits of character that ought to distinguish him in his relations with his employer and with his fellow-men.

*Honesty.*—It may, at first sight, seem a superfluous if not an impertinent recommendation to tender to a youth that he must make up his mind to be honest. It is a virtue that is generally taken as a matter of course. He may naturally retort: I must necessarily be honest; never having been anything else, I am not about to change my principles now when there is most occasion for their display. We have no doubt of the reader's honesty, in the ordinary acceptance of the term; but it may be asked, What does his idea of honesty include? If it is only in money transactions that he is resolved to be honest, that is a matter so absolutely indispensable that, unless it were taken for granted by those who have recommended him, and by those also who have accepted his future services, he would have had no chance of obtaining employment at all.

*Honesty in Discharge of Duties.*—Many persons also, may be safely trusted, as far as financial honesty is concerned, and under certain limits, because they are afraid of the penalties of detection; others, again, are fairly trustworthy because they have hitherto escaped serious temptation. If a man behave honestly towards his employer in the matter of pounds, shillings, and pence, he does well, no doubt; but not better than he is absolutely bound to do. There is, however, an honesty which is rarer, above and beyond fidelity in money transactions, and which ought to permeate

every kind of duty and action. There is the spirit, for instance, which conscientiously recognises the difference between his master's time and his own, and never for his own ends or caprices suffers the boundary between them to be transgressed. The *employé*, for example, is required to be in attendance at his employer's place of business during certain hours, or during the time necessary for the discharge of certain duties. That time is not his own, but his master's. If he be unpunctual in attendance; if he belong to that despicable class who are last to arrive in the morning and first to leave in the evening; if he take advantage of some laxity in oversight to render the duration of his attendance less than it ought to be, he is unquestionably dishonest; the employer does not obtain the full amount of duty he has a right to expect, and which the *employé* has engaged to give. It matters not even whether the latter is paid for his services or not; the agreement stands, and it is substantially and dishonestly infringed.

*Idle Habits.*—The stigma of dishonesty, however ugly the word, applies equally to the habit of trifling and dawdling during business hours. Indeed, the habit involves a double dishonesty. The interests of those served suffer from want of attention, deficiency of activity, and delay in performance, while there is a mean pretence of doing something, although nothing useful is being actually transacted, which is inimical to the moral rectitude of the offender. In this case his own welfare is sacrificed by his injuring his business training through doing his duty in a slatternly and perfunctory manner. Dishonesty to self is never compatible with strict faithfulness to the interests of others; the maxim of *Polonius*, in "Hamlet," is well deserving of remembrance :—

This above all,—To thine own self be true,  
And it must follow, as the night the day,  
Thou canst not then be false to any man.

A young man in a business establishment has often a pretext, but not an excuse, for being idle. His own interest lies in cultivating the habit of industry. If his immediate work have been performed, there are many opportunities constantly presenting themselves for acquiring information which may be of the highest service to him at

some future day, if he take pains to avail himself of them ; indeed, he is expected to acquire for himself, without waiting to be taught, as much information and experience as possible. These opportunities may be found, not only in the duties actually devolving upon him, but in the routine of work which he sees carried on around him. If there be anything connected with his own occupation that he does not understand, he should endeavour, first of all, by close application, to discover it for himself ; and, when he has exhausted all his resources, he should seek from others more experienced the desired explanation. There are few skilled workers in a counting-house or other place of business who will not afford necessary information if courteously asked and at a suitable time. If, however, the beginner is content to get his task done with as little trouble to himself, either mental or physical, as is possible, and in looking only to the end of the day's duties, he is defrauding and depraving himself, and certainly, in effect, robbing his employer.

*Wastefulness.*—Remember, that all of an employer's property that is placed under the care of a junior ought to be used, not for the purposes of the latter, but in trust for its actual owner. We do not refer merely to cash, but to what may be regarded as small things, such as paper, pens, pencils, &c. Waste of one's own property is blamable ; waste of another's is dishonesty. Use, but do not abuse ; be as careful of every article of this kind as if it had to be paid for out of your own pocket. It is a common remark of experienced clerks and counting-house managers, that the young lads under them spoil more stationery than their services are worth.

*Incentives to Diligence.*—Do not think that the matters which appear in your eyes trifling,—such as misspent opportunities of acquiring information, thriftlessness, untidiness, unpunctuality, and the like,—pass entirely unobserved by your seniors. Some of these faults may, it is true, evade detection, but the novice is mistaken if he supposes that the eyes of business men and their managers will not find out the delinquencies, and lead to a correct estimate of his character and worth. These inconsiderable matters,—as you regard them,—are being perceived and noted,

and may decide the question whether or not you are worthy of being advanced, or even of being retained, in the establishment. An opinion may be gradually in course of formation that you require careful watching and being kept to your work. This view on the part of an employer is most detrimental to the prospects of a young man, and generally leads to his services being dispensed with. Scrupulous honesty in such matters as we have referred to is valuable, further, in that it generally presumes honesty in all things,—“he that is faithful in that which is least is faithful also in much.”

*Punctuality.*—In order to attain punctuality to the time fixed for beginning and leaving off work, it is a good plan to be always beforehand. The *employé* should commence work at the moment of the appointed time, and keep his attention fixed upon his occupation until the time for leaving off arrives. This may seem to some persons very exacting, and so it is; but the conditions of most kinds of work are such that anything short of this is dishonest. Looked at in this light, what a stimulus is given to the attainment of the characteristic of punctuality? By determination and effort this good quality is easily acquired. When a duty is efficiently and promptly done, it brings with it many and valuable advantages. It avoids causes for censure, and generally leads to approval and commendation. It would be much better if punctuality were to become so general as to make it unnecessary to attach pains and penalties for its infraction. This quality has an important bearing in helping the *employé* forward in the course of life, and it also tends to produce inward satisfaction and a greater degree of self-respect.

*Concentrated Attention* to the work on hand is necessary in order that it may be well done. Work carelessly done is always imperfect. Every one, therefore, ought to make it his daily care to give his undivided attention to his business if he wishes to transact it efficiently. Much talking, more especially reading during business hours, ought to be avoided. The combined faculties of mind and body, when concentrated upon the task in hand, lead to the best results. The degree of perfection possible in all kinds of work is far greater than many people realise. When this attention

is devoted to work, fewer imperfections take place, and as a consequence it is done more accurately and thoroughly, and with more satisfaction and pleasure to all concerned.

*Carefulness.*—This is not merely a matter of material detail, and simply the converse of that wastefulness alluded to on page 54. It is a virtue that should permeate the whole routine of the clerk's daily labour. The importance, indeed, of this qualification cannot be too highly commended. Where due care is exercised, work is done well, and the conditions of labour become pleasant, and exercise an elevating influence. Another important result is, that occasions for reproving carelessness do not arise. Shortly stated, careful work is generally profitable and pleasant. This is just the kind of work most in demand, and those who act on this principle will not, as a rule, be long in finding permanent employment and obtaining a fair return for their efforts. When carefulness is the product of a real interest in the employment in hand, a link of a chain of influence is thereby forged which binds master and clerk in lasting and honourable union. As a natural consequence, the master is induced to give as large an amount of remuneration as the success of his business will allow. Let carefulness be the aim of every *employé*, and good in many forms will result.

*Method.*—Working according to a judiciously-arranged plan or system is essential to efficiency and rapid despatch. Method in work prevents confusion and promotes order. It reduces labour to its simplest form, and enables men to accomplish large and complex operations with comparative ease. Method may be practised by the clerk as well as by his employer, and it conduces as much to his own comfort as it does to the efficiency with which office work is performed. There is one advantage about this habit of method which is sometimes overlooked, and it is that the more it is practised the more it becomes confirmed, and grows upon him who follows it until it becomes absolutely painful to be unmethodical. The clerk in whose nature system and method form a characteristic is always more valuable than one who does not work on the same principle.

*Diligence.*—During the time set apart for his work the clerk ought to be constantly active. Having learned the

routine of his duties, and how to perform them in the best manner, he should endeavour to do as much work as possible within a given time. We do not wish to imply that he should always be in that condition of "hurry and rush" into which some people spasmodically fall; but when actually engaged he ought to use all his energies to finish the task before him with the utmost speed and expedition. Diligence is in a special degree conducive to the healthy development of a man's mental and physical nature. It has been found by experience and observation that a good way to develop diligence in work is to aim at doing a certain amount in a fixed space of time. Let the youth ever remember the words of the "Wise Man,"—"He that is diligent in business shall stand before kings."

*Thoroughness.*—This is a characteristic that can be shortly defined. It means work done as well as it is possible for it to be done; work that can stand minute examination, and of which no part is imperfect or "scamped." This qualification requires for its attainment a strong and persistent effort. It is valuable in a large degree to every *employé*, for the possession of it will not only give him a good name, but it will also help to keep him in constant employment. There is, besides, great self-satisfaction derived from it, and the man who has it goes home from the labours of the day his mind pleased and satisfied with the result of his work, and well fitted to enjoy to the utmost his home and its pleasures.

*Half-hearted Work.*—There is hardly a more despicable frame of mind than that of the youth who considers that it is his policy to perform the least amount of work for the largest amount of money he can obtain through the credulity, the inexperience, the want of discrimination, or the artificial constraints in the shape of custom and usage, placed upon his employer. A youth obtains a certain position in business, the wages appertaining thereto being, say, 10s. a week. He may do one of two things; and his choice will manifest his character, and, in its effects, influence his career. He may determine to get through the week as easily as possible, to do as little work as he decently can without provoking censure, and he may be always looking to "pay-day" as the sole end and object of

his labours. Or, he may remember that he is responsible to his employer in many ways that do not appear on the surface. He is placed in a given position in order that he may discharge well and thoroughly the duties connected with it. His employer intrusts him with his confidence, in so far as he is expected to do his best without any expressed stipulation to that effect. It is implied that he is to do his best in the position in which he is placed. If he does less than this, he is morally embezzling a portion of the wages his employer allots him quite as effectively as if he were to put his hand into his employer's cashbox. If he thinks that he is underpaid, the only proper way,—there is no honourable alternative,—is to say so, and if the employer does not agree with him, he should, whenever it is convenient, leave the place he occupies to some one else. He may, besides, bear actual responsibilities of which he is not conscious. If he is in the service of a large firm, he may not realise how much the proper working of the machinery depends even upon one who apparently holds such a subordinate relation. A youth at five shillings a week may be adequately paid for registering, stamping, and posting letters. The loss or undue delay of one of these through his carelessness may involve almost irretrievable consequences to the firm. Would it be any excuse for the youth to say, "Well, I was only getting five shillings a week?" Nothing of the kind; the payment was adequate to the kind of work required. The responsibility was understood, it was accepted by the youth when he took the situation; and it should have been his constant and unfailing desire to discharge it conscientiously and with complete efficiency. The same thing runs through every department of business life; it may be summed up in the words "Do your duty." That is a glorious motto, ascribed to Nelson on the eve of battle, "England expects every man to do his duty." It is, beyond all question, the motto for every youth about to enter upon that most important battle of all, the battle of life.

*Tidiness.*—Many youths are addicted, and to a remarkable extent, to untidiness. It is not merely an occasional failing, but becomes a permanent habit. Their desks or their counters are always littered with articles that should

be kept in due order. Some people, on the other hand, cannot do their work in the midst of untidiness. This is to be regarded as a good habit, one deserving of being cultivated.

It may generally be assumed that the man of untidiness is possessed of an untidy mind, which shows itself in the disordered condition of his surroundings. Employers or customers do not like untidiness, wherever or in whatever way it may be displayed. In an office or in a shop everything ought to be clean in its condition and orderly in its place. One quality is as important as the other. In hardly one instance out of a hundred does a man succeed in life who is deficient in order, system, and arrangement. Of two persons whose recommendations are equal, the employer will choose or retain the one that is tidy. The habit of disorder is easily fallen into ; it is generally brought on by laziness. A paper or a book is taken from its place for some temporary purpose, and is not returned when done with, or a person takes a sheet out of a bundle and neglects to string up the remainder. This is the beginning of a mass of untidiness. Papers of all kinds, pens, blotting-pads, india-rubber, and a lot of heterogeneous things are sometimes found strewn about a desk. It is a matter of difficulty to select any one of them out of the pile when wanted, the result being as unsightly as it is inconvenient, and wasteful of time, temper, and material. Like the idle person, the untidy one really gives himself the most trouble ; he gets through less work in a given time, his work is of a worse quality, and he exists in a state of perpetual discomfort.

Among those minor matters which are signs of an orderly or an untidy disposition, may be mentioned one which is often most vexatiously disregarded. A pen wet with ink should never be laid down upon a desk, book, or paper. A place ought to be found for it in a pen-rack, or it should be deposited upright in a pen-brush. The omission of this precaution leads to many blots and smears upon account-books and papers, inky fingers, and loss of temper. Nor should the pen be carried behind the ear,—an unsightly and even dangerous practice ; it is even better to hold it tightly between the teeth by the handle when doing work requiring only its occasional use.

As with the pen, so with other tools of the counting-house or workshop. When not in use, they should be returned to their proper places ; and, when in use, confined to their proper purposes. A little forethought and persevering care bestowed upon even apparent trifles such as these not unfrequently save a good deal of time, trouble, and expense, besides obtaining the approbation of the employer, whose eyes are generally pretty sharp in noticing such matters.

*Cleanliness.*—The clerk or the shopman should especially study cleanliness in person, apparel, and the appliances of his business. He is seldom or never called upon to stain his hands, or even to soil his fingers ; there is little or no dirty work in his occupation, and he has no excuse for dirt in any form. He should, therefore, feel it absolutely incumbent upon him to keep everything about him in a thoroughly cleanly condition. Indeed, to the clerk and shopman it should be a point, not only of comfort, but of pleasure, to avoid dirt on his person or apparel. People are attracted by cleanliness as they are repelled by the reverse. The one gives satisfaction to the employer and tends to increase his respect for his *employés*. The other is provocative of his displeasure, and imparts the idea that the delinquent is otherwise untidy and irregular in his habits. Want of cleanliness may be said to be want of sense ; no one will indulge in it if he studies others' interests or his own comfort. If he has any respect for himself, he will practise the virtue which is said to be "next to godliness."

## CHAPTER VII.

## SOME OF THE AMENITIES OF BUSINESS LIFE.



*GENERAL Conversation.*—We are social beings; we must necessarily have verbal intercourse with our fellow-men. We cannot live like hermits in the wilderness, or like anchorites in a cell. Then let our conversation be as pleasing, as improving, as possible. Some people naturally repel us by their manner of address; others as naturally attract. As attraction and not repulsion is the end usually to be aimed at, let us study the causes which lead to results so diverse. The best instructions for preserving a proper tone of conversation are the marvellous Proverbs of King Solomon. No youth can study them too closely; they are as applicable to the daily life of the nineteenth century as to the times in which that wise man lived and ruled. For an exemplification of such precepts and illustrations of their applicability to modern necessities, the youth need only read the biographies of good—not merely so called “great”—men.

There are some points that, nevertheless, may be emphasised in a little work devoted to commercial life. Some of these have attained to the dignity of “old saws,” yet “modern instances” of their perennial utility are being constantly and universally encountered.

One of these precepts is: Talk business in business hours. Leave political disquisitions on last night's Parliamentary proceedings, criticisms on the new opera, predictions as to the result of the forthcoming race, till business hours are over. These subjects do not fit in with the proper vocations by which a man earns his daily bread; postpone them, if you must talk about them, till office hours are over. It does not “look well” to see a newspaper half concealed under a ledger, and the eyes of

a clerk surreptitiously cast upon it when those in authority are not watching. It does not "look well" to see a play-bill, or a racing-card, or even the new number of the comic journal peeping out of the pockets of a clerk when he comes to work in the morning. There is a time for all things,—at least, that are lawful and proper.

If you have to call upon a business man, come to the point at once. Do not begin with the enunciation of meteorological opinions and forecasts, nor attempt a running commentary on passing events. Respectfully, yet earnestly, seek his attention to the matter which has led to your visit. Explain or discuss it briefly, yet not curtly; definitely, so as to leave no opportunity for misapprehension; obtain a clear reply to your questions, and then, after a few courteous words, take your leave. A few superfluous observations may mar the result of your interview. Know when to stop,—that is a great thing to learn. Leave the ground clear for any future application; bespeak, by your politeness and deference, a favourable reception on some future occasion. Above all, never "bore" your listener; avoid servility and, on the other hand, undue independence. Appear to believe what you say, and insure this by saying only what you believe. Avoid asking favours whenever possible; if you can put the matter in such a light that the advantage of what you seek will be mutual, always do so.

A deferential bearing wonderfully facilitates successful intercourse. Remember that in almost every one there is something to be respected; if you think a man unworthy of respect, try and avoid him altogether. Remember, too, that every one possesses something that may at some time be useful to you. It may be money; it may be influence which you may yet require. It may be knowledge, and the "unconsidered trifles" of information that it is possible to render available are simply infinite. It may be friendship, that will stand you in an emergency. Whatever we know, whatever we have, may be supplemented, or strengthened, or corrected, by what is in the keeping of some one else. The wise man is he who utilises every possibility, who keeps constantly in view the illimitable opportunities that are presented before him for increasing his mental or material possessions.

Do not exhaust the patience or the good-nature of your friends ; do not think it derogatory to acknowledge a favour. We are all beholden to our fellows for kindnesses ; often for many that are quite undeserved.

Listen patiently to what is said to you. It may not be put as clearly, or as concisely, or as definitely as you would wish. Never mind ; get to its meaning, and fix that on your memory. Some messengers return to their employers with a merely confused idea of the words addressed to them ; they fail, perhaps to repeat even these accurately. The cause of this has been that they did not pay sufficient attention to the matter with which they were intrusted. It is wonderful how much more a person remembers of what he is really concerned in than of what he cares or understands little about.

Always avoid aspersing any one's character or speaking in a derogatory tone of his conduct or his productions. Nothing looks worse, in a young man especially, than a habit of "running down" people who are older, more experienced, or in a higher position than himself. Business men never like this sort of thing ; they think that they may themselves presently be the subject of similar depreciation. "Let's speak of all the best we can," is the judicious refrain of a good old song. A kindly word leaves no sting behind. We may know something derogatory to a man's character ; but is it our duty to proclaim all we know ?

Even the tone of voice for ordinary business conversation should be studied. Loud, harsh tones are not attractive ; weak, indistinct tones are irritating. Preserve the proper medium. Abruptness is as objectionable as loquacity.

*Real and Fictitious Politeness.*—It has, and perhaps with good reason, become customary to deprecate and ridicule the elaborate and altogether artificial code of politeness inculcated in Lord Chesterfield's "Letters to his Son." Yet there is danger of our falling into the other extreme. Politeness is a power in society,—even in ill-regulated society,—and ever will be. The man of sense will avail himself of it. Due deference to the opinions, the ways, the rights of others, the observance of the ordinary and recognised courtesies, will be willingly attended to by every one of right sense and proper feeling. It is no mark

of mental superiority or robustness to be rough, abrupt, and brusque in manner. The lion's skin is often assumed by the ass to disguise his own weakness. Unfounded pretensions to moral or mental superiority are nearly always detected, and ignominiously exposed, in the long-run; and the safest as well as the wisest thing for a man to do is, to appear to be what he really is.

There are obviously two ways—the right and the wrong way—of doing everything. This applies to such ordinary affairs as eating, drinking, talking, and greeting. A person of sense will learn how to do even these properly, and carefully avoid the solecisms that would render him ridiculous or contemptible. There are books on “etiquette” without number; and they are nearly as useless as “complete letter-writers.” The youth whose home training has been defective should endeavour whenever possible to get into good company, and then observe carefully how well-trained people behave and talk.

*Politeness in addressing Superiors.*—Many young people are guilty of breaches of good manners through want of proper training; others through want of proper feeling; and some through mere thoughtlessness. Boys, for instance, who have just left school not unfrequently walk into a principal's room or a private office without first tapping at the door and receiving permission to enter. Some keep their hat on, or thrust their hands into their pockets; some fall into a lolling or lounging habit, leaning against a desk or table while delivering a message; some take up without permission books, papers, or letters lying on a desk not their own. These, and other acts, which are so commonly noticed, are distinct breaches not only of business but of all etiquette. A well-trained junior, whether pupil, apprentice, or clerk, will not presume, except on urgent or important matters connected with his own duties, to speak until he is spoken to, nor will he say “good morning” or “good evening” to his superiors unless in reply to their salutation.

*Obsequiousness objectionable.*—The proper course is to be deferential to all in authority, without being obsequious. In regard to the latter consideration, it is quite wearisome to hear the constant reiteration of “sir” at every second

word or so, in some boys' speech. Rattled out quickly, and often without any real feeling of respectfulness, "Yes, sir," "No, sir," "I don't know, sir," "Very well, sir," become quite unpleasant and annoying. In speaking to a Principal "sir" should, of course, be used, but it need not be profusely scattered between every third or fourth word of a dialogue. Care should, however, be used, when the word is dispensed with, to round off the phrase so that it may not appear abrupt and discourteous. In reply to a question, a simple "yes" or "no" would be curt and rude, but an affirmative or negative conveyed in a short sentence may perfectly answer the purpose. Quiet civility is what best pleases most employers.

*Bluntness and Discourtesy.*—While a young *employé* is apt to be over-polite, some old ones are apt to be too blunt, and to go to the other extreme of being barely civil. Very ludicrous is the excess of politeness; on the other hand, the omission of proper courtesy is a certain provocative of unpleasantness; and a man should be careful not to go from one extreme to the other. Good sense and discretion are the best guides.

*Awkwardness and Timidity.*—The awkwardness that some display, if they are invited to the table of people occupying a slightly higher position in life than that to which they themselves are accustomed, is extremely painful—when it is not actually ludicrous. Thus what should be a pleasure becomes a veritable torment, and the unfortunate guest rises from the table conscious of having committed all kinds of enormities and sins against good breeding; and perfectly aware that he has completely exposed his own ignorance, stupidity, and bad training, he most likely mentally resolves that he will never accept an invitation of the kind again. Let the youth embrace every opportunity of getting into the company of those who have enjoyed more advantages in training than himself. Does he spend a shilling for his dinner at a restaurant where they eat peas with their knives, and are not particular in the use of salt-spoons? It will be a good investment for a few days to spend a little more money, merely to dine with gentlemen, and to observe how they deport themselves.

*Discretion in Speech.*—"Keep a strict guard upon your

tongue " is a most essential business maxim. A stray word thoughtlessly said, or a passing inconsiderate remark about a third person, often leads to most unexpected and unpleasant results. It is well also to avoid entering upon one's own private affairs. To understand all about one's own business, and nothing that is not absolutely necessary about that of other people, will be found a most useful rule to follow.

*Undue Familiarity* is an evil to be avoided. Some persons seem especially apt to fall into this error; they need only to be introduced once and permitted to carry on a short conversation, and they find a pretext for future familiarity, such as is very obnoxious to those who are subjected to the infliction. Familiarity is not friendliness, it is something far inferior to it. In youth, over-familiarity is particularly objectionable; and often induces a determination to carefully "cut" those young people who are inclined to the practice. Business intercourse, however long it has been maintained, is no reason for familiarity. Let us learn to treat all with whom we come in contact with that respect which we would exact ourselves, and there will be none of that "hail, fellow, well-met" style of address which is so repulsive to any well-ordered mind.

*Courtesy* is one of the chief distinguishing marks of the true business man. When free from pedantic or overdone politeness, and free also from servility, it is always admirable and engaging. Be courteous to subordinates as well as superiors.

*Complaisance* is a quality that is not equally to be commended. There are men who cannot say "No." They seek to appear as though they granted everything that was asked of them; they like it to be thought that they let every one have his own way. Now, it is impossible to do this; refusals in life are as necessary as compliances. Hence the complaisant man has to make promises that he knows he cannot carry out and that he must devise some scheme for secretly "backing out" of. This is a despicable policy, yet one to which weak men especially are prone. There is a courteous as well as a discourteous manner of saying "No"; and in the long-run people would rather risk a refusal from a man who means what he says than be pacified with a promise from one on whom they cannot depend.

*Temper.*—Young men should never forget that in business, at all events, temper should have no place. In almost all cases the angry man is wrong, and if the subordinate feels himself unjustly treated he will never “right” himself by unseemly violence, but simply resign all the advantage that he would gain by keeping perfectly cool, even under very aggravating conditions.

*Value of a Good Name.*—An indispensable condition to success in life is “to bear a good name.” It is of the utmost consequence that the youth should obtain the favourable opinion of those with whom he is brought into contact, and not less important that, when once that opinion is obtained, it should be sedulously maintained. There are some men who are clever in creating a good impression upon others almost in the first interview; but they fail to preserve the advantage, and lose friends as fast as they make them. Such men are always failures.

In early business life the favourable opinion of our seniors is to be continually cultivated. Any sacrifice almost, save of honour and integrity, ought to be undergone to preserve it. There are men of very commonplace abilities who have raised themselves to distinction and opulence simply by their happy faculty of making friends—and keeping them. Let the friend be of the right sort,—one whom you will not be afraid to present to your parents, or your wife, or your children, one in whose company you will not be ashamed to be found,—and then stick to him; in business life no one knows when an enemy may be dangerous or a friend useful; contingencies arise that no one can foresee. Surround yourself, therefore, with those whom you can trust and who will trust you. A man cannot have too many friends, provided they are judicious ones. We should never wittingly make an enemy. An Eastern sage has said, “If I have a thousand friends, they are not enough; if I have only one enemy, it is too much.”

*Objectionable People and Places.*—The young businessman should, above all, be careful of his company. We are not now looking at the moral side of the question, all-important as that is. “Evil communications corrupt good manners,” is as true as it is trite. “A man is known by the company he keeps.” “Show me his friends, and I

will tell you the man." These, and many other sayings, might be cited as evidence of the importance that popular wisdom has always attached to the choice of companions. Even as a matter of business policy, a young man should never be seen with loose, disreputable people. He should avoid men who are known as belonging to the "unsuccessful class," lest he be placed in the same denomination; and keep clear of those who, from faults of their own, are "going down the hill." Let him attach himself to those who are known to be honourable and trustworthy; who are making progress, and have a bright future before them. To be found in the company of some men of itself inspires confidence; and the converse is equally true, for to appear to be intimate with others, of different repute, tends to cast a doubt on one's own respectability and even rectitude. As a rule the friendship of those who are above, not beneath us, should be cultivated. In the latter case, unless a young man has a moral fibre of unusual strength, he will be dragged down to their lower level. He should also avoid being seen in objectionable places, or even near them, and keep clear of public-houses of all kinds,—at any rate, during business hours. There is no harm, however, in resorting to them simply for necessary refreshment, but one's motives may be mistaken, and a suspicion, perhaps groundless, as to one's habits may arise. It is well to avoid the company,—during the day, at least,—of theatrical people, unless really legitimate business has to be transacted with them. Betting men should be shunned as one would a pestilence; get mixed up with them and ruin is tolerably certain. Never make a bet; the number of young men who are destroyed by the terrible system of betting and "book-making" that is now so deplorably prevalent, is something awful to contemplate. We might fill a volume with dissuasions against this most pernicious vice. We earnestly advise, then, the young man to resolve never, under any circumstances whatever, to have anything to do with betting or betting men.

*Promises.*—The young man should make it a cardinal rule of life, always and almost at any cost, to keep his promise. Nothing maintains confidence so much as a knowledge that any one is "a man of his word," that "what he says he

will do." Nothing destroys confidence so much as a character for shiftiness and untrustworthiness. Now, in order to reduce to a minimum the chances of failing to "keep your word"—and it cannot, unfortunately, always be done—let as few promises as possible be made. Promising at all should be avoided, if that can be. This rule adopted, and it is surprising how frequently one may keep himself out of an obligation which appeared as though one must necessarily incur it. Whenever one can, it is better to *act* than to promise.

There are two very bad practices constantly indulged in by inconsiderate and morally cowardly people. A man is asked to pay a bill, and he has not in hand the requisite sum. The collector is disappointed, and presses for the amount. To get rid of him, the debtor jumps at the expedient of a promise. "Oh, I'll send the money over; I'll pay it this day week." The man has no assurance whatever that he will, at the time stated, have the money to meet the bill; he makes the promise simply to get rid, for the moment, of the collector. The latter makes a memorandum of the promise. It is broken; the character of the debtor for trustworthiness is lost, and the creditor becomes far more severe than he otherwise would have been.

Tantamount to this is the habit people have of promising that certain work shall be done at a specified time. They promise without stopping to think whether they can possibly fulfil it. "When will this job be finished?" asks the customer. "Oh, by the end of the week." "All right;" and the customer leaves with no doubt whatever in his mind that the promise will really be kept. When the day comes round, it is not kept; and disappointment, annoyance, and resentment are the result.

The man of business will avoid, if possible, a definite promise. If he could do all the work personally, he might be able to name a time for its completion; but, as he must depend on others, he does not like to commit himself. "I really can't say, but the work shall be done with all possible despatch." In nine cases out of ten, this will satisfy the customer. Tradesmen are often upbraided thus: "Why did you promise? I had rather you had told me you could

not do it by the day, and I should have known what to expect; now I am disappointed." No promise at all is much better than a promise about which there is reservation and doubt. If a man regards "his word as his bond," he will not lightly enter into promises.

*Conversation with Superiors and Demeanour towards Subordinates.*—A beginner should have sufficient tact to perceive that his seniors do not, as a general thing, hold conversation with him except upon business matters, nor do they make themselves familiar with him or treat him as an equal. He should observe a similar rule in regard to conversation with those who are subordinate to himself,—porters, errand-boys, &c.,—who should be kept at a proper distance. They ought, of course, to be treated with consideration and civility; and "airs of superiority" in a young man are most objectionable. Give them their directions without bullying or bluster, in a quiet and firm manner. If fault is to be found, leave the reproof to be administered by one of better standing in the house than yourself.

In the matter of preserving his due position and keeping himself apart socially from his subordinates, it is generally necessary and nearly always judicious to be strict. If a line of conduct is drawn, let it not on any occasion be passed. If subordinates are once unduly fraternised with or brought on to the same level, their respect and deference, if not their obedience, are very difficult afterwards to command.

*Good Fellowship.*—In an establishment where there is any considerable number of youths employed, a spirit of comradeship and good-fellowship should as far as possible, and within certain reasonable bounds, be cultivated. Attempts at practical joking, tale-bearing, and boyish tricks should not be indulged in. There is time after business hours for play and relaxation; introducing either in to the office itself should be rigorously discountenanced. In a place of business one does not expect to hear laughter, giggling, singing, or whistling. Disputes about the allocation of certain duties should also be suppressed. Remember that a young fellow can be equable in temper, reticent in speech, and staid in demeanour without being "priggish,"—a quality that is very properly treated with contempt on all sides.

*Necessary Rebukes.*—It is well not to be forgetful of rebukes. The employer who has repeatedly to reprove a junior, especially for the same fault, soon begins to consider whether it would not conduce to his own personal peace and quietness, and be a useful warning and example to others, if he altogether dispensed with that junior's services. When a youth has to be constantly admonished as to his conduct, there is apt to arise either a callousness or an ill feeling toward his master. A sensible lad, of course, will bear rebuke, and resolve to profit by it. Anything like *animus* towards his employer should be instantly repressed.

*Currying Favour.*—Currying favour with a principal or senior is very naturally looked upon with something like disgust in every walk of life. The practice betrays a selfish and narrow mind, a want of independence and self-respect. No one should even endeavour to ingratiate himself with his superiors except by proper means, such as attention to, and careful execution of, the details of his business. This, with an even temper and a respectful demeanour, ought to be sufficient, without any extraneous aids.

*Business Calls.*—If a call has to be made upon a lady or gentleman, the same deference and politeness should be exercised as is shown towards a principal in his office. Always remember to rise from your seat at the approach of a stranger, whether customer or caller. Endeavour to discuss the question under consideration without hesitation or shyness. Do not leave a place where you have been sent on a message or to make an inquiry, with part of your business omitted or a portion of what you have ascertained forgotten. Some lads excuse themselves because they say they have "bad memories." If they took sufficient interest in the matter in hand, they would not be likely to forget; and their superiors will not fail to tell them so.

When calling at a private house, or going into a private office for orders or instructions, it is usual to carry the hat, (but not the umbrella, if there is a place outside for it) into the room where the interview takes place. It should not be left outside, or hung up in the hall. Avoid nervousness and "flutter" in taking instructions.

If the hat is held in the hand, do not play with it, or

twirl it round with the fingers ; nor clutch it, nor press it awkwardly to the chest or side. The proper way is to lay it down on a side-table or on a chair, and thus have the hands free. Self-possession will prevent many breaches of etiquette. If asked to go upstairs, the hat is still carried by its owner, and on leaving is not put on again till the hall or outer door is nearly reached. When calling on a gentleman at his residence, it is improper to talk with the servants upon the business that has brought you there. Avoid the servants' offices, unless sent there. Those who enter by the hall are supposed to leave by the same part of the house.

The foregoing may appear almost unnecessary hints to give to youths with any pretence to good breeding or education, but unfortunately experience tells us that great disregard is often shown to these important though minor matters of behaviour.

## CHAPTER VIII.

## A SKETCH OF COUNTING-HOUSE ECONOMY.

**D**IFFERENCES of Organisation.—In endeavouring to explain the machinery of an ordinary counting-house, such as that of a large merchant, broker, or trader, it is necessary to state at the outset that various differences of detail and organisation are to be met with, not only among various branches of trade, but also among firms engaged in the same line of business. Convenience alone does not always dictate the system of arrangement; the nature and extent of the trade carried on, the number of clerks employed, and other special points, modify the plan upon which the principle of division of labour is carried out. It is a common mistake to suppose that the largest houses, as regards the extent of their transactions and resources, necessarily employ the largest number of clerks. Some of the great London merchants in the East India and other branches of foreign commerce have only a small number of persons in their employ, most of the routine work in buying and selling being necessarily performed through the intervention of brokers. Apart from the size of the establishment, there will generally be found in every well-regulated house of business several distinct departments of work, each one, of course, dependent upon the others, but still requiring a knowledge and experience of a certain kind, together with special training on the part of those engaged.

It is to these broader divisions only that reference can here be made. There may be smaller yet complete departments to be found in some counting-houses, such as statistical departments in East India houses, cost-clerks in contractors' businesses and engineering works; but such details would be too minute for the limits of the present

manual. It may, however, be found on strict examination that however well defined such departments may be, they are capable of being brought under one or another of the main branches which will now receive some attention.

*The General Manager's or Partner's Room.*—Here, as a general rule, in a well-ordered business, will be found the centre of activity; the pivot on which the whole of the machinery works, the heart that vitalises and animates all the different members of the mercantile economy. If the duties of general superintendence be not placed in the hands of one or more of the active partners of the firm, the conduct of affairs, as a whole, is generally entrusted to a responsible manager or head-clerk; the departments of which the establishment is made up, each possibly with its own superintendents and assistants, being entirely under his control. In some of the larger London houses a different plan is pursued. Each separate department has its own particular manager, responsible, not to a general superintendent, but to the principals alone.

Somewhat in the same way, the duties of the younger hands, or junior clerks, are often variously allotted. Occasionally each separate department has its own set or staff of junior assistants, employed therein exclusively; or the younger lads are set to work by the different departments, according to necessity. In this way, a young clerk entering an office may be at once taken into a particular department, and employed in beginner's work in connexion with it alone, seeing little or nothing of other duties. On the other hand, he may be made generally useful throughout the whole of the departments.

*Correspondence.*—The first and most noticeable division of the routine duties of a business house is its Correspondence. Letters as they arrive are generally handed in to a clerk, who sorts them out and passes them on to the different departments concerned. The opening of them, and the consideration of their contents, may take place in the principal's room, or in that of the head managing clerk. If the correspondence of the firm be large, the duty of answering all letters—the "Outward" department—falls to a separate class of clerks. Very frequently, however, all the important letters are opened and

replies written or dictated by the partners of the house, or under their immediate supervision.

*The Cashier's Department.*—Here all the money transactions, bank business, etc., of the firm are carried on and payments and receipts attended to. Special books are of course kept for recording special denominations of transactions. The business of this important Department is referred to at greater length in Chapter X.

*Book-keeping.*—The Book-keeper's duty, aided by his assistants, is to keep a record in the various account-books under his care of all the business transactions of the house. From this quarter it is that information can be obtained how matters stand between the principals and those with whom they do business. At intervals the whole of the books are audited, examined, and a balance-sheet is drawn up from them, showing the gain or losses of the firm during a specified period, and how it stands financially. The various subsidiary books kept throughout the counting-house are, in their contents, brought to a focus here, and the results transcribed and tabulated in an intelligible form for future reference and comparison.

*Early Work.*—It is sometimes thought by young beginners that, on their first entrance into a mercantile office, they will, as a matter of course, be at once initiated into all the details of commercial life, and set to regular clerk's duties in connexion with one or another of the departments. Were they to reflect but for a moment, they would see that this is quite impossible. Their untrained efforts in any responsible or difficult post would be quite useless. Lads beginning business duties are generally unfitted, if it were only by their crude and school-boy penmanship, for work requiring at the same time neatness and despatch. Their entries, even if correctly formed, would disfigure any well-kept mercantile record. They must have patience, and be content to begin with the simplest duties until they have acquired exactness and facility. However anxious to make progress, a learner must not despise small beginnings, such as are treated of in this chapter. They are an essential part of the training of every thorough business man. However easy these elementary duties may appear, it is seldom that absolute perfection

is attained in their performance,—indeed, experienced employers say that there are very few who are even thoroughly capable and reliable “letter-keepers.”

The earliest duties of the young clerk will probably be in connexion with the inward and outward correspondence ; that is to say, with the letters received and letters despatched by the firm.

*Folding and Indorsing.*—Letters received are usually, after being perused and attended to, folded up to one uniform size, arranged according to date, and stored in bundles for reference. Letters despatched are copied in a press on sheets of damped paper made up into a “copying book,” so that they can be referred to whenever necessary.

*Letters received.*—These may be folded to about 2½ inches wide, with the blank part outermost. On this is written, at the top, what is called an “Indorsement.” Its object is to indicate from whom the letter is received, and it saves opening up each letter to find the writer's name.

When the letters are tied up, all that is necessary is to look at the indorsement of each. The following is the form. The letter is signed Brown & Co., and dated Manchester, 6th May, 1882. The indorsement is :—

1882.  
*May 6th,*  
BROWN & Co.,  
Manchester.

The same practice is followed in regard to other names and dates. When all the letters are folded and indorsed, they are tied up with the indorsements facing you, and the latest date nearest the top. Any letter can thus be found without trouble, if correctly marked. The bundles should all be kept neatly tied with tape or soft cord—not twine, which frays the edges—and put aside in pigeon-holes, or other receptacles. Invoices and other mercantile papers received are often similarly kept for reference.

Sometimes, in order to facilitate the finding of any particular letter, a short note or memorandum is placed under the indorsement on the back, giving an indication of the contents of the letter. This requires a little practice on the learner's part, for he must read the letter, find what it

is mostly taken up with, and state the contents very briefly. Thus an ordinary short letter from Smith & Co., giving a list of prices of cotton in Liverpool, would be noted in this way :—

1882.  
*July 27th,*  
 SMITH & Co.,  
 Liverpool.

---

*Prices of Cotton.*

This last line shows the main subject of the letter. Two or more lines may be written giving the general contents, each in a line by itself. A little study, practice, and assistance when needed, will enable the learner to indorse letters—even the longest—with perfect ease. The great point is, of course, intelligently to grasp the precise purport of the document.

Whether the letters are marked in this way with their contents or prices, or not, the learner should practise reading every letter passing through his hands—outward and inward. He may not be able to overtake them all at first, but gradually it will become easy to him ; and, besides gaining for himself a stock of information, he may thus be able to find a letter at once from being told merely its subject. In well-ordered houses, letters are invariably indorsed and put aside in their proper place the same day that they are received. No accumulations of letters in drawers or desks are allowed.

*Outward Letters, Invoices, &c.*, are, as already mentioned, copied in books for the purpose. It will require on the part of the learner some little practice to render him perfect in this duty, and when once attained it needs no little dexterity to keep the letter-book fair and clean in its copies, neither faint nor blurred in the impression. The indexing is a most important matter. The ordinary plan is simple enough ; an alphabetical index at the commencement, with a page or more for each letter, A, B, C, &c., every succeeding page being numbered in order. Letters are indexed according to the initial of the *surname* of the party addressed.

The following improvement should, however, be invariably added to the above plan. On every page of the book containing a copy of a letter, figures should be inscribed with a soft lead pencil, referring to the previous letter addressed to the same party (if any) according to the folio. A blank should be left for the following letter-page of the same address. On page 365, for example, containing a letter addressed "Smith & Co.," may be found written in pencil the following figures: 267/420—the first referring to the preceding letter addressed to the same parties, and the second to that immediately following. This plan saves a constant recurrence to the index when looking for letters to any firm or correspondent.

*Dating.*—Every letter received by a mercantile firm should bear on its face the date on which it was answered, (some firms add the letter-book folio); and, should it have passed through any of the departments of the house other than the Correspondence before being replied to, the initials of the head of that department, or those of his assistant, should appear in the margin, opposite the passage attended to by him. In this way the letter forms a permanent record of the attention which it has received.

All letters received, as a rule (to which there are some exceptions), ought to remain in the Correspondence department till answered, proper receptacles such as spring clips, portfolios, etc., being provided for them. The practice of putting away unanswered letters as if finally disposed of is a mischievous one. It is a good plan for the principal or manager to mark with his initials dated (a dating stamp is handy) the day on which he peruses every letter or document. This forms a check on any paper being put aside without his notice. Letters received containing enclosures ought to have the words referring to them checked off with a mark by the first person opening them. Any document that is missing is thus at once detected and the attention of the senders may be drawn to it. Letters outward, destined to contain enclosures, should have the fact noted at top, and the number of them given as a guide to the party making up the letters for post.

*Care in Directing.*—After the letters have been fairly copied and laid out ready to be made up for despatch,

great care and accuracy should be observed in placing enclosures in the proper cover, and to have the envelopes properly and legibly addressed. So important is this duty, that in some houses with large correspondence the head of that department, or a skilled deputy, takes charge of the addressing of all letters, and is responsible for the due preparation of letters for the post-office, or for delivery by messenger. In connexion with his duties, the young clerk will have to make himself acquainted with postal arrangements, the hours of despatch of inland and foreign mails, and the information generally which is comprised in the "Postal Guide," a cheap (6d.) and useful book issued quarterly. It contains a mass of valuable information of various kinds,—much more than would be suspected by those who have not taken the trouble to study it. Postal information referring exclusively to the larger towns, such as Liverpool, Manchester, Glasgow, &c., is contained in special local guides, also published by authority ; price one penny each.

Tracing the course of a letter, then, from its arrival, it first goes to the room of the principal or the manager. In this letter, however, mention may be made of several distinct matters, each of which has to be referred to in the reply. Anything in the contents in regard to the past or present transactions of the house, or enclosing documents such as invoices, accounts-current account-sales, &c., relates to the book-keeper's department, and the letter is accordingly handed thither, in order that these particulars may be noted. The same letter, also containing cash, cheques, or bills-of-exchange, is transmitted to the cashier, that he may make the necessary entries and receive the enclosures for custody. Returning from these departments, it is then placed in the correspondence department, in order that it may be acknowledged or replied to. Finally, it is generally consigned, after full attention has been thus paid to it, to the care of the clerk, to be properly folded, indorsed, and put away for preservation and reference.

## CHAPTER IX.

## THE CORRESPONDENCE DEPARTMENT OF A COUNTING-HOUSE.



THE art of original correspondence for commercial purposes is a gift possessed by few in the highest degree, even by those most conversant with business. It is a matter quite beyond the province of this manual, being completely independent of fixed plan and system. We may say, however, that the faculty of expressing business ideas in a correct, fluent, and yet concise style, is one demanding natural abilities, fostered by education and practice. Sometimes men are to be met with who are correspondents and nothing else, finding its pursuit as engrossing as the study of mathematics is to others. Other first-class business men are but indifferent letter-writers. The constant use in home trade of memorandum-forms (it is too late, perhaps, to enter a protest against their indiscriminate employment), has taken away much of the former literary charm of mercantile correspondence, and the tendency of the day is generally to degenerate from the old-fashioned but stately style which our forefathers employed in commercial letters. With the quicker requirements of modern business it may be said that much of the finer art of the correspondent has passed away.

A faculty for correspondence may, however, be cultivated by the beginner, even should his duty be the elementary one of press-copying the letters written by seniors, or the more advanced one of writing from dictation or from copy. He should endeavour to form his earliest efforts on the best styles, and to try to learn the indescribable secret of compressing the largest amount of meaning into the smallest space without sacrificing gracefulness and fluency of expression. Nor should he neglect the minor art of reading

handwriting at sight, a point to which attention has already been recommended (*see* p. 24).

*Writing from Dictation.*—In this department the peculiar advantage of a knowledge of Shorthand will be plainly evident. It is used for rapidly taking notes from dictation—always in a book—to be afterwards extended in proper letter-form. Some firms employ short-hand writers exclusively for dictated correspondence. Others write out their rough draughts with the substance of the letter, or the very words to be employed. In the latter case the clerk is a mere copyist. Let him, however, cultivate a neat and regular handwriting for this purpose. Many imperfections in penmanship may be overlooked if the characters be symmetrical, explicit, and in regular lines.

*Ordinary Forms.*—In writing to regular correspondents, more especially abroad, the top of the letter should bear a running number thus (No. 384), to be quoted as “our last letter” on the next opportunity. The name of the addressee should follow immediately after the date; the rest of the direction may follow at the end,—that is, the left-hand corner following the signature. Letters to places abroad are usually press-copied in duplicate, the second impression, on a fly-sheet, being sent by following mail in case of the miscarriage of the original. These press-copies should be preserved in the “Correspondence Department” till required for transmission. Correspondence-registers are sometimes used, but they are now generally superseded by keeping an accurately-indexed letter-book.

*Foreign Languages.*—When a house is largely engaged in foreign trade, and the correspondence is in a foreign language, it is usual for professed foreign correspondents to be employed, whose duty it is to translate and answer all letters written in French, Spanish, German, Italian, &c., as the case may be. Received letters written in a foreign language are, however, not invariably answered in the same; this depends upon circumstances and upon the understanding between the parties concerned. Every English translation of a foreign letter should be plainly written out, and put away with the original.

The young letter-writer should learn some useful words in a few languages, which can be readily done, such as the

names of months in French, German, Spanish, Italian ; and Christian names and their equivalents, which will greatly facilitate, at a small expenditure of trouble, the proper discharge of his duties.

It may be convenient here to note that all letters and communications addressed to Government departments should, according to their rules, be invariably written on one side only of foolscap folio paper.

*Prompt Reply.*—One of the minor courtesies of business life, incumbent upon all, is to answer letters promptly. If possible, reply to every inquiry. Never mind whether it appears trivial to you ; it may be quite the contrary to your correspondent. Never mind his social position or business standing. Answer in manner and terms appropriate to both ; but display your own good manners by replying. However elevated a man's position may be, it is etiquette to reply to letters. If any one writes a letter to Mr. Gladstone or Mr. Bright, even for information or to seek a favour, it is invariably answered. So, with all great men, *noblesse oblige* ; in fact, the very eminence of their position compels them to conform to the courteous usage that prevails. A business man will follow the example. People resent neglect in this particular very warmly ; and many a man has made an enemy by mere inadvertence, dilatoriness, or procrastination, in replying to a letter. This last point too, might be, and ought to be enforced. If at all possible, answer letters "by return of post." If an adequate reply cannot be given off-hand, acknowledge the communication, and promise to give it due attention at an early date. Post-cards and postage are cheap enough ; the time occupied in writing a note is but little, and the result may be very important, even when at the moment it would appear to be remote and almost insignificant. Promptitude in correspondence is a great merit in a business man.

These simple matters may seem to the uninformed or careless hardly worthy of mention. They are all, however, devised and used in the interests of method and accuracy. They cannot be too strictly observed by those employing them or too highly recommended to those inclined to neglect them. By their use the most serious mistakes and misunderstandings may be prevented.

In large houses of business there are "correspondents," that is, persons trained to write original letters in proper form and style, and these are forming a distinct class, "correspondence clerks." A subordinate class of clerks there is whose duty is to write letters from the dictation of a superior, or from his rough copy or draft. The latter are frequently employed to assist the former and to relieve them of the mere work of penmanship.

## CHAPTER X.

## THE CASHIER'S DEPARTMENT.



*THE Account Books* which exclusively appertain to the duties of the cashier are the following:—

I. The Cash Book proper, with daily balances shown.

II. The Bankers' Pass Book, with monthly or other periodical balancings.

To these may be added:—

Bill Books, "Receivable" and "Payable," principally useful in this department for regulation of bank account; elsewhere, that is, in the book-keeping department, forming one of the "Record Books."

*Cheques.*—There is an anomaly practised in some houses to which reference may here be made. It is sometimes the custom to enter cash and cheques into the same cash-book. Cheques, however, are not cash, and in the cashier's hands never technically become cash, for later on they will be paid into the bank. Notwithstanding this, "accepted" bills of exchange are frequently entered in another column.

In reality, cash and bills have more affinity than cash and cheques. Many people treat cheques as if they were bank-notes, disregarding the essential difference, that although both are payable, at a certain place, to bearer on demand, the one is the unconditional promise to pay of a certain banking company (whether English or Scotch notes), the other is the as yet unaccepted and unhonoured draft of an individual on a private banking firm or company. A bill, again, although the payment may be deferred, is yet rarely entered at all till accepted; it then bears a closer relation to cash than does a cheque, which, however solvent the granter, is as yet unhonoured. The clearest and most legitimate method, and that adopted by some houses, is to keep the entries of Cash, Cheques, and Bills entirely separate.

*Collection of Vouchers.*—The collection of the receipts the cashier has obtained for his various payments is a most important matter. Yet how indifferently are these confirmations of his accuracy and fidelity frequently recorded; a bundle of paid accounts, now in one part of the counting-house, now in another, is all that too often represents them. In place of this loose method, a safer and stricter system should be substituted, such as the following:—

Let every period for which the cashier's accuracy is tested stand for itself, say a monthly or quarterly comparison of entries with vouchers. Until the correctness of his various payments for this period is ascertained, the vouchers or receipts which extend over it should be strictly in the custody of the cashier himself. If one of these is required for reference, let it be carefully restored to him. When the credit or reckoning is passed (and it will properly include the correctness of the daily balance additions), the vouchers for that period are put away, as disposed of, and a new collection is begun for next audit.

Every voucher should be numbered, in red ink, upon the endorsement, with a running number for the month in which it is paid, corresponding with a similar red-ink figure in a marginal column of the cash-book; reference is thus facilitated from the cash-book entry to its numbered confirmation. This plan is insisted upon in ordinary accountants' audit. Every sum paid should have its corresponding receipt. Smaller accounts, for which necessarily there is no receipt, should be paid from Petty Cash.

*Collection of Accounts.*—The superintendence of the collection of amounts due to the firm, such as accounts, &c., is generally in the cashier's province. The collectors, with their collecting-books, make their payments to him.

It is a safe rule that all receipts granted by the firm should be on printed receipt-forms, contained in books with counterfoils consecutively numbered. If more than one book is required, let there be separate numbers, such as A 30, B 27, &c.; this prevents the granting of unauthorised receipts. Should any firm making payment insist upon a discharge on the face of the account, instead of on a separate receipt, let the counterfoil be marked accordingly and the receipt-form preserved. One receipt-book conveniently may remain

with the cashier, a second with the official collector, a third under the principal's charge. At a glance any sum acknowledged can then be detected. The practice of acknowledging money payments by letter with the signature across a stamp is an exceedingly slovenly one. Embossed or adhesive stamps can be used for receipt forms; in the latter case the Inland Revenue requires, under a penalty, that the *date* be written as well as the name or initials across the stamp. A considerable amount of difference of opinion prevails as to the necessity or non-necessity of a receipt-stamp being used where payment is made by a stamped instrument such as a cheque. The point is a difficult one; in all cases where vouchers are strictly kept, the cashier will do well to see that the stamp is used when the amount requires it. The proper method for acknowledging collectors' payments on the part of the cashier is by initialling the collecting-books.

*Guarantees for Fidelity, &c.*—For the satisfaction of his employers, the cashier, or other *employé* through whose hands money is constantly passing, has often to find a guarantee for his fidelity. This is frequently done by means of private suretyship, an undertaking being entered into by friends to make good any loss which may result through his unfaithfulness to the interests reposed in him. A careful limit should be drawn in the agreement to this effect, which should always be a legally-executed document, as to the extent of the guarantee, whether accidental errors or mistakes are covered or not. Usually such a guarantee only relates to the *bona fides* of the party.

In cases where, for any reason, a difficulty is felt as to obtaining personal security, guarantee societies, practically on the assurance principle, are often resorted to. A stipulated annual premium is paid, and, after satisfactory inquiry made, a cautionary bond is entered into by the society. Some employers object to this method, but it is largely adopted by Government officials. In banks and large monetary associations a mutual system is employed, the cashiers or tellers clubbing together to provide the fund for meeting *accidental* errors.

Apart from the merits of securities and guarantees, the best principle, alike in the interest of employer and em-

ployed, is the use of as strict a system as possible in regard to monetary matters. A thoroughly honest servant rejoices in the accuracy of his transactions, and in the ready means at hand of proving them to be so; the dishonest one, against whom all precautions are valueless, is also often deterred by the precautions employed from attempting to defraud.

*Petty Cash* is often given to the care of the youngest employé. It is generally a small sum—ten shillings or a pound at a time—to be spent in the minor and unforeseen payments of the office, such as carriage and parcels received, portorage, extra postage, &c. Of these sums there ought to be kept a careful and systematic account. The junior should have a small pass-book, ruled with cash columns, and place therein all sums received on the left-hand page, and all sums paid on the right-hand page. He will then at once see the total of the sums paid away, which added to the amount in hand must equal the sum originally received if the account be correct. This sum is his balance, and he is strictly responsible for it. The strictest conscientiousness should be observed in dealing with petty cash. Some young clerks are found unfaithful in this duty; and it is a mark of a moral deficiency, disqualifying them from greater financial responsibility.

*Postage-stamps.*—The custody of these is quite as important and responsible as that of petty cash. Let a book be kept with a record (surname only) of letters posted each day, and the postage of the several letters affixed to it. This book is useful otherwise, as a confirmation of posted letters, but it should also be periodically balanced with the stamps in hand. Stamps and petty payments should never be mixed in the same account. It is unnecessary to hint to any youth of honour and principle that these small matters in his care are marks of confidence in his integrity, and that they ought to be kept with inviolable faithfulness.


It says little for the confidence placed by mercantile firms in the honesty of their young servants, that the custom of perforating postage-stamps with initials, &c., to prevent their being pilfered, has become so common. Such a precaution would be unnecessary were a strict system observed in checking their use and an account kept of their disposal.

Being equivalent to money, a record of their employment should never be considered unnecessary.

*Bank Business.*—When the duty of going to the bank to pay in cheques, &c., or to get cheques cashed, does not fall upon the cashier and his assistants, it is often, unwisely, done by a junior clerk. It will rest with his employers to see that he is not sent on any errand of this nature obviously beyond his abilities. In every duty connected with the handling and counting of money too much care can hardly be bestowed ; an error in reckoning, or a fault carelessly committed in bank transactions, may prove very damaging to a young man's future.

## CHAPTER XI.

## APPRENTICESHIP TO A TRADE.

N the preceding pages we have endeavoured to present information and counsel intended to be useful to youths entering the counting-house. We may now briefly address ourselves to the case of those who contemplate the adoption of a mechanical calling. The larger part of the advice already offered may be commended to both of these two classes ; but in regard to the latter there are some points especially bearing upon their particular circumstances that may be briefly referred to. As one of the first questions to be taken into consideration by a young person intended for a trade is whether he will be bound to it by indenture, it may be desirable to offer some remarks on the subject of Apprenticeship.

Whatever trade the youth selects to learn and follow, we strongly advise him to be apprenticed. In many trades, indeed, apprenticeship is a necessary preliminary step to joining their ranks ; but in some there is a laxity prevailing, and boys are taken on or put away in accordance with caprice, briskness or slackness of business, and for other temporary reasons.

*Objections to Apprenticeship.*—Some youths foolishly object to be “bound” to a master for the number of years stipulated in indentures. This mistake arises either from inexperience or shortsightedness. Any craft that is worth learning at all requires years of application and practice. If it is one that can be “picked up” in a few months, it is nearly certain to be of little value as a means of earning a livelihood.

Even if the term of apprenticeship be allowed to be longer than what is considered absolutely necessary for the acquirement of the art or handicraft, it should be

remembered that the employer who teaches a trade is entitled to some advantage on account of the instruction he has imparted. For the first year or two a boy's labour is in most businesses not only unproductive, but is directly or indirectly a source of loss. It is, therefore, only fair that towards the end of his apprenticeship, when his work is nearly as good as that of a journeyman's, he should recoup his employer for the outlay his instruction has necessitated.

*Runaways.*—Hence arises the injustice on the part of a lad who "runs away" from the employer to whom he has been indentured, to sell his labour to his own advantage to some other employer, who has not been put to the expense or trouble of teaching him. Every boy, therefore, should make up his mind, when he is privileged to become an apprentice, to serve his employer, faithfully, honestly, and loyally, and to allow no thought of present advantage to influence him to desert from the master to whom he has been legally bound. There are legal penalties attaching to "running away," which will be stated hereafter.

*Discipline of Apprenticeship.*—The youth should endeavour to realise, too, the great disciplinary advantages of the apprenticeship system. It is a relic of the wisdom of our forefathers, and centuries have since proved that it is one of the best of the customs of the good old times which have been handed down to us. The years of age,—fourteen to twenty-one,—which are generally very happily passed under the restrictions of apprenticeship, are just those in which the character is being moulded. Habits, deleterious or beneficial, are being formed that may influence the whole of a youth's subsequent career. It is the time when he should learn the importance of stability of mind, of steady application, and of systematic industry. Apprenticeship is supremely valuable in implanting these qualities and in favouring their exercise. If a boy is inclined to be fickle, unsteady in work, capricious, wayward, impatient of restraint, admonition, or correction, there is nothing likely to be of such service in correcting these blemishes in his character as being apprenticed. There are thousands of men who are conscious of their inability "to stick at any thing," and who regret and deplore it, who feel that if

they had been apprenticed in their youth to some trade their character would have been very greatly improved.

*Guarantee of Efficiency.*—A third advantage of apprenticeship is that it forms a sort of diploma of competence in any craft. A doctor, for example, can point to his licence, obtained after due examination, as an evidence of his having been duly taught his profession. But an artisan has no such examination to point to as a proof of his having “learned his trade.” If, however, he can say truthfully that he has properly served his apprenticeship with a respectable firm, he has thereby given as good evidence as is practicable of his having been initiated into its “mysteries.”

There are two kinds of apprentices,—Indoor, who live in the master's house, or in lodgings selected by him ; and Outdoor, who live with their parents or guardians. The custom of taking indoor apprentices is now, however, fast falling into desuetude.

*The Obligations involved.*—The word “apprentice” is derived from the French word *apprendre*, “to learn.” A contract of apprenticeship involves, on the one side, the obligation to teach or instruct ; and, on the other, to serve and learn. The binding of an apprentice is effected by the signing by the two parties of an indenture.

*Form of Indenture.*—There is no arbitrary form for such an instrument ; any terms will suffice which clearly stipulate that the one party is to instruct, and the other to serve, and which defines the terms upon which this understanding is to be carried out. The terms of his indenture deserve the careful study of every youth about to offer himself as an apprentice, as herein his rights and his duties, his privileges and his responsibilities, are, or should be, clearly laid down and defined.

## CHAPTER XII.

## OCCUPATIONS THAT ARE NOT TRADES.

**I**N addition to the recognised handicrafts and manufactures to which apprentices are bound, there are a number of employments open to youths which cannot be classified, and there is perhaps only one method for obtaining anything like a list of them. That method is to take the "Persons Wanted" column of a newspaper and to select those situations that are offered to boys. In carrying out this idea we have selected one day's issue of a leading journal in Manchester and one in Liverpool, because the first-named city is the principal manufacturing, and the second the principal commercial centre in England; and they are fairly typical of the requirements of other and smaller places. We shall take a few representative advertisements, and add to them some practical comments.

It may be remarked however, at the commencement, that all situations or "places" may be brought under two classes. In one class youths so engaged are learning a trade, in the other they are not. Youths engaged in the latter run errands, stand at doors, watch property, count cash; but they learn no craft. They are employed simply because their labour is cheap, and when they arrive at years when higher wages will be necessary to maintain them they will be dispensed with. The probability is, that when they are thus thrown on the world they will experience great difficulty in obtaining situations, and that they will sink into the inferior rank of non-skilled labourers.

If, however, a boy enters a shop, or any kind of business place where he can learn a trade,—whether it be that of a shopman, or a warehouseman, or even a barber,—he has knowledge in his possession that may nearly always, and without much difficulty, be brought into the market. He

will find that services such as his are in some place or other nearly always in demand.

As might be expected, wages vary considerably according to the class of situation. If a youth go, for instance, into a draper's establishment as a junior, with a view of learning the business, he may not get any remuneration at all for two or three years ; but, if he enter the same place of business as an errand-boy, he will be paid five or seven shillings a week. Why this discrepancy ? Simply on account of the knowledge to be acquired and the prospects involved. In the one case, the youth at the end of his term may take a shopman's place, and earn 30s., 40s., or 50s. per week, as his abilities command. In the other, he learns nothing but manual work that can be done by almost any boy ; and when he is no longer a boy, a new " boy " will be taken on to supply his place. The one was paid in technical knowledge, in a commodity whose realisation is deferred ; the other, week by week, for labour and without ulterior advantages.

*Present Advantages v. Future Prospects.*—It is a great mistake to regard only present advantages, and to disregard the future and its possibilities. Many young persons, with a great want of foresight, prefer the immediate gain, the weekly wage, and the pocket-money, to the knowledge and the experience ; but they usually realise their mistake when they enter upon manhood and find themselves without " a business in their fingers." It is a great misfortune when, through the poverty or improvidence or want of foresight of parents and guardians, youths are put into places chosen merely because there is a wage attached to them which is sufficient to keep a boy in food and clothing.

If, however, a boy finds himself in such a place, let him not be discouraged. In every position in life there are opportunities of acquiring valuable information which may be turned to account. In every grade there is the possibility of rising. A boy who has within him the stuff that Success is made up of will rise, whatever his circumstances. Men who have begun life as shop-boys and porters have risen to the highest eminence. Let a youth " keep his eyes open," avail himself of every opportunity of adding to his store of information, and watch every chance of promotion that

presents itself. Above all, let him do his duty, even though it be obnoxious or distasteful, ungrudgingly, willingly, courteously, and thoroughly. By cultivating this disposition he will not only get through his work with greater comfort and self-satisfaction, but will make friends that may at some time, perhaps unexpectedly, assist him. Let him remember, too, the lines embodying a truth that always deserves to be held in remembrance :—

Honour and shame from no condition rise :  
Act well your part, there all the honour lies.

And not only honour, but also profit lies in acting one's part faithfully, devotedly, and cheerfully.

*Examples of Situations.*—We now address ourselves to one or two typical advertisements we have cut out of the daily papers above referred to. They are selected promiscuously, merely for the considerations they suggest.

#### GENERALLY USEFUL.

**A** Respectable YOUTH, about 17, to make himself useful in office and showroom. Must write tolerably, and be neat, clean, and tidy in his person.

**W**ANTED, a BOY, to make himself generally useful behind a counter. Reference required.

**E** DUCATED Youth, 15 years of age, to make himself generally useful in warehouse and office. State age, salary, and reference.

These advertisements deserve to be studied a little. In the first we have some of the qualifications for a youth employed in a show-room. He must write "tolerably," that is, moderately well, and be neat, clean, and tidy in his person.

In the next, a situation behind a counter, there is some responsibility involved, for the youth will be intrusted with certain goods, or, at any rate, if he be dishonest, have an opportunity of purloining. Hence a "reference" is required.

In the third the particulars desirable in an application for a situation are stated,—the age of the applicant, the wages he requires, and the references.

All contain the words "generally useful," or, "to make

himself useful," which means the same thing. This expression implies that the youth will not be entirely occupied in certain specified duties, but must assist at whatever he is ordered to do. He may have to sweep the floor, run errands, clean the windows, as well as perform ordinary office, shop, or showroom duties. Many youths object to be put to such work ; hence the employer stipulates beforehand that it will be included.

There are disadvantages connected with situations of this kind. A youth's time is valuable to himself. If he is kept occupied in doing menial work when he ought to be acquiring the details of a business, the money he receives is of little profit to him.

On the other hand, there are advantages. A boy who has "the run of a place," as it is called, and is required to do a variety of things in the course of a day's work, has many opportunities of picking up much valuable information that he would not have if kept exclusively at one kind of occupation. Variety, too, diminishes the irksomeness of labour.

It is for the youth to consider how these advantages or disadvantages are proportioned to each other,—how far the duties imposed upon him are adapted to his strength, his training, and his inclination. While we counsel him to avoid over-scrupulousness in "turning his hands to anything," he ought to be likewise cautioned against frittering away his time and energies in work that merely brings wages, but does not fit him for a better situation as his years increase. Besides, it is not much of a recommendation to carry to another place, to state that he was recently engaged in "making himself generally useful."

#### THE "TURNOVER."

**LITHOGRAPHY.**—Wanted, a Youth that has been at the business three or four years.

**PRINTERS.**—Wanted, a Turnover at Jobbing, particularly machine.

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Where the apprenticeship-bond is not strictly adhered to, youths, after serving three or four years, frequently leave

the employer, either with or without his consent (frequently the latter), and seek employment elsewhere. They have previously been earning only the small wages given to an apprentice, as his teaching in his craft is regarded as part of his remuneration. Now they will carry their knowledge to some one who, not having had the trouble and expense of teaching them, can afford to give them higher wages. They therefore turn themselves over to their new employer, agreeing to complete their term of servitude, and work at a reduction upon the terms that would be paid to a journeyman.

Cases arise, however, where through the death or the bankruptcy or the retirement of an employer his apprentices have to become "turnovers" to some one else. But in the vast majority of instances the turnover system is bad, for it encourages breaches of discipline, a low moral tone, irregular habits, and other evils among boys. They throw off, on the slightest provocation, their proper and due loyalty to the employer whom they have bound themselves to serve. There are other considerations connected with this subject which will be referred to under the head of Apprenticeship.

#### UNSPECIFIED DUTIES.

**W**ANTED, a Youth, 14 or 15, for the Grocery Trade.

**L**AW.—Wanted, an intelligent Boy, from 14 to 16 years of age, for a Solicitor's Office.

A considerable amount of caution should be exercised in accepting situations of the kind referred to above. The youth in the one case may actually learn nothing of the grocery trade; he may be altogether occupied in sweeping up the shop, cleaning, and carrying out orders. In the second case he may be kept doing petty checking, running messages, and putting by papers, so that, after a few years' service, he has acquired no useful knowledge whatever.

#### COMMISSION AGENTS.

**C**OMMISSION Agent Wants Youth, as Clerk and to answer calls. State wages, low to commence.

This is a very doubtful kind of occupation. The words "commission agent" have the widest possible application and give the very vaguest indication of a man's calling. Any peddler or hawker may be said to be a commission agent; or a cotton-broker, turning over hundreds of thousands of pounds, a year may come under the same category. Usually, however, a commission agent is one who acts as an intermediate, or middleman, between a manufacturer or merchant, and dealers, and he obtains his profit by receiving from the former a certain percentage. In most large towns there are a great number of persons who call themselves commission agents, simply because they have no claim to any other respectable designation.

*Employment in the Post-Office.*—As the Post-Office service is a very large and increasing source of employment, we append the following information concerning the recommendations required on the part of those who desire to enter it. The list of questions put to those who offer themselves as references for the candidates is obviously useful for various purposes.

On application being made to local postmasters, the candidate is required to give "references," and to each of these persons printed forms, of which the following is a copy, are sent:—

A.

POST OFFICE, .....

SIR,

.....  
 having been proposed to me as a fit person to be appointed a ..... at this office, and he having referred me to you for information about him, I shall be much obliged by your having the goodness to answer the several questions on the enclosed form, and return it to me at your early convenience. The Civil Service Commissioners require the certificate at the foot of the form to be in all cases signed by a Magistrate or Minister.

As the selection of proper persons can be insured only by the fidelity with which Referees communicate information upon the questions addressed to them, I beg to solicit your candid answers, which will be held strictly confidential, and neither communicated to the applicant, nor to any person unconnected with the management of this Department.

I am, Sir,

Your most obedient Servant,

G

*Referee Form.*

B.

[The undermentioned questions are to be answered by one of the two Referees proposed in Form A.]

Statement respecting ..... a candidate for an appointment as a .....

1. Are you connected with the Candidate by relationship or marriage; if so, in what degree? .....
2. Are you well acquainted with the Candidate? .....
3. From what circumstance does your knowledge of him arise? .....
4. How long have you known him? .....
5. Is he honest? .....
- Is he sober? .....
- Is he intelligent? .....
- Is he industrious? .....
6. Do you believe him to be free from pecuniary embarrassments? .....
7. Has he, to your knowledge, been bankrupt, or insolvent? .....
8. At what places has he been educated, and what do you know of his education and acquirements? ...
9. Has he ever been in the service of the Government, or in any other employment, and if so, in what situation? .....

In the case of Letter-Carriers and Rural Post Messengers, it must be stated whether or not they have been in any Police Force.

10. What has been the state of his health since you have known him? .....
11. If he has been in your employment, will you mention the dates of his entering and quitting your service? .....
12. If he has had other employment, can you give the names and addresses of his employers? .....
13. So far as you can judge, is his character in all respects such as to qualify him for public employment, and in particular for the situation which he now seeks? .....
14. Would you yourself trust him with employment requiring undoubted honesty, and would you recommend him for such to your personal friends?...

(Signature) .....

(Address) .....

(Date) .....

*Certificate to be signed by a Justice of the Peace or recognised Minister of some Religious Denomination.*

I certify that the answers above written, and the signature thereto affixed, are the handwriting of....., and that he is a person worthy of credit.

(Signature).....

## CHAPTER XIII.

TECHNICAL EDUCATION, WITH A TECHNOLOGICAL SYLLABUS  
AND LIST OF BOOKS RECOMMENDED FOR STUDY.

**T**HE technical education of the clerk consists of instruction in letter-writing, book-keeping, and the ordinary routine office-work as already detailed; but that of the artisan is of an altogether different character, and must be specially adapted to the handicraft to which he applies himself. A few remarks, therefore, on the nature of technical education may not be out of place.

There are several distinct kinds of education imparted by the institutions of our country. They are respectively termed primary, secondary, and intermediate education. Primary education is that provided in ordinary schools, such as Board schools, Church schools, ancient foundation schools, proprietary schools, and the comparatively new "middle-class" schools. Secondary education is that obtained in the colleges, and these are affiliated with certain universities, which grant degrees which are, to a certain extent, evidences of the knowledge and abilities of those on whom they are conferred.

*Necessity for Technical Education.*—These two descriptions of education are general; they are not adapted specially to fit youth for any particular profession or vocation. For instance, a youth who has gone through the curriculum of a school, and has afterwards taken his degree at the University, will find that he has not acquired any learning of a character specially appertaining to his future calling. If he be destined for the Church, he will have to study theology; if for a doctor, medical or physiological knowledge; if a soldier, military knowledge. There are, accordingly, theological colleges, medical institutions, military colleges, law schools, &c. But when we go further than the so-called

"liberal professions,"—the Church, the Bar, the medical, and the military or naval,—we find that there are no organised arrangements whereby youth are taught the duties of their future career. In regard to what is called "technical" education, they have practically to educate themselves.

*Technological Educational Agencies.*—Within the last few years, however, efforts have been made to organise a system of technical instruction for our artisans and handicraftsmen. It is now generally admitted that the way to produce an artisan of efficiency is not to pitchfork a youth into a trade that may involve many elaborate and subtle processes, then to bid him learn it as best he may in the workshop and the yard. He has had hitherto to trust too much to his own wits and to the hap-hazard instruction given on the "rule of thumb" principle by an often unwilling or careless foreman, or a good-natured fellow-workman. Instead of a craftsman with brains, he has often been regarded as a machine with hands; now there is an attempt to lighten the process of daily work by giving him that intelligent interest in his business that is born of comprehension of the scientific principles upon which it depends.

Every youth should distinctly understand that there are certain branches of knowledge essential to the perfect fulfilment of his future duties in life as a handicraftsman or artisan that he cannot acquire at school, and must learn in the workshop or the manufactory. If, for instance, he devote himself to the business of an engineer, there is a whole circle of new subjects that are not taught at schools, and to these he must apply himself concurrently with discharging his daily duties. He may have learned drawing; it must now be utilised and applied by learning mechanical drawing. Arithmetic he has already acquired; he must apply it by learning how to calculate weights, dimensions, velocities, pressures, strength, &c. So with each branch of his school education. A youth intended for the counting-house must, as already pointed out, bring his knowledge into certain grooves,—those that are most closely identified with his special duties. The same principle applies to handicrafts. If he be intended for a chemist, for example, let him learn the general principles of the physical sciences and of natural philosophy; if for a builder, plain and

architectural drawing ; if for a mechanic, machine-drawing and construction, mensuration, and Euclid ; for a farmer, botany and vegetable physiology, the chemistry of soils, &c.

*Acquisition of Technical Instruction.*—This knowledge can,—nay, must,—be partly acquired from books. The technical literature of this country supplies a large and invaluable body of practical information most necessary and useful to nearly every calling in life. Men of the highest attainments have devoted themselves to literature of the different branches of industrial science, and have produced manuals as exact, as scholarly, and as complete as the accepted text-books on pure and applied science, or those of philology and biology. Every youth should have his own library, whether it consist of a dozen or a hundred volumes, and a large proportion of his books should be such as bear directly on his own particular business.

The following may be regarded as a tolerably complete syllabus of technological knowledge. It is founded on the scheme of the City of London Institute, and is especially valuable on account of the list of books recommended for study. We have appended the titles of a few works which we believe to be helpful to young men, and which supply perhaps some deficiencies in the official catalogue.

#### ALKALI MANUFACTURE.

Kingzot (C. T.). "History, Products, and Processes of the Alkali Trade."

Lomas (J.). "Manual of the Alkali Trade."

Lunge. "Theoretical and Practical Treatise on the Manufacture of Sulphuric Acid and Alkali."

#### BAKING.

Graham (Prof.). "The Miller," for articles on Milling and Bread-making since 1870; Lectures on the "Chemistry of Bread-making" (Society of Arts, 1880).

Head (Geo.). "Practical Bread-baker; or the Art of Managing and Manufacturing all kinds of Bread."

Muspratt. "Dictionary of Chemistry."

Roscoe & Schorlemmer. "Handbook of Chemistry."

#### BREWING.

Black (W.). "Practical Treatise on Brewing."

Graham (Prof.). Lectures on the "Chemistry of Brewing" (Society of Arts, 1873-74).

\_\_\_\_\_. Lectures on the "Chemistry of Bread-making" (Society of Arts, 1880). Containing the more recent views on the composition of the sugars formed in brewing.

Habich. "Die Schule der Bierbrauerei."

Heiss. "Die Bierbrauerei."

Mülder. "Fabrication de la Bière."

Müller. "Manuel de Brasseur."

Muspratt. "Dictionary of Chemistry."

Pasteur. "Études sur la Bière."

Roscoe & Schorlemmer. "Handbook of Chemistry."

Wright (Herbert). "Brewing."

The "Brewers' Guardian" and the "Brewers' Journal," for articles on "Brewing since 1870."

## BLEACHING, DYEING, AND PRINTING OF CALICO OR LINEN.

Beckers (A.). "Anilin Färberei," 1874.

Bersch (J.). "Die Fabrikation der Anilinfarbstoffe," 1878.

Bird (F. J.). "Dyers' Handbook," 1875.

Bolley (P. A.). "Handbuch der Chemischen Technologie, Die Spinnfasern und die im Pflanzen und Thierkörper Vorkommenden Farbstoffe," 1867.

Bolley & Kopp. "Traité des Matières Colorantes Artificielles," 1874.

Calvert (F. C.). "Dyeing and Calico Printing" (ed. Stenhouse & Groves), 1876.

Chateau (Th.). "Couleurs d'Aniline, d'Acide Phenique, et de Naphthaline," 1868.

Crookes (W.), F.R.S. "Dyeing and Tissue Printing," 1881.

\_\_\_\_\_. "Auerbach's Anthracen," &c., 1880.

\_\_\_\_\_. "Handbook on Dyeing and Calico Printing,"

1874.

\_\_\_\_\_. "Reimann's Aniline and its Derivatives,"

1868.

\_\_\_\_\_. "Wagner's Chemical Technology," 1872.

Girard et De Laire. "Traité des Dérivés de la Houille," 1873.

Gonfreville (M. D.). "L'Art de la Teinture des Laines."

Haserick (E. C.). "Secrets of Dyeing Wool, Cotton, and Linen," 1878.

Jarmain (G.), F.C.S., F.I.C. "Cantor Lectures—Course of Six Lectures on Wool Dyeing," 1876.

Joclet (V.). "Handbuch der Gesammten Wollentfärberei," 1878.

\_\_\_\_\_. "Woll und Seiden-druckerei," 1874.

Kopp (E.). "Examen des Matières Colorantes Artificielles dérivés de Goudron de la Houille" (*Moniteur Scientifique*, Paris).

Laer (G. Van). "Aide Mémoire Pratique du Teinturier."

- Napier (James), F.R.S.E., F.C.S. "A Manual of Dyeing and Dyeing Receipts."
- O'Neill (C.). "Dictionary of Calico Printing and Dyeing," 1864.  
"Calico Printing, Bleaching and Dyeing," 1878.
- Persoz (J.). "Traité de l'Impression."
- Prüfer (H.). "Die Wollen und Halbollen-Stückfärberei," 1878.
- Richter & Braun. "Wollengarn Färberei und Druckerei," 1874.
- Romen (C.). "Bleicherei, Färberei, Appretur der Baumwollen und Linen Waaren," 1880.  
"Die Colorie der Baumwolle," 1875.
- Schrader. "Färberei," 1874.
- Schultz (C.). "Praktischer Lappenfärber," 1879.
- Schützenberger (P.). "Matières Colorantes."  
"Die Farbstoffe und ihrer Anwendung" (ed. H. Schroeder), 1873.
- Singer (Max). "La Teinture Moderne."
- Slater (J. W.). "Manual of Colours and Dye Wares," 1882.
- Smith. "Practical Dyers' Guide."
- Spirk (A.). "Handbuch der Färberei," 1874.
- Spon (E. & F. N.). "Encyclopædia of Industrial Arts and Manufactures," 1880.
- Springmühl (F.). "Lexicon der Farbwaaren," &c., 1880.
- Stein (W.). "Die Prüfung der Zeugfarben," 1874.
- Tomlinson (Chas.). "Cyclopædia of Useful Arts."
- Vinant (M. de). "Impression et Teinture," 1872.
- Weiland & Stein. "Baumwollengarn-Färberei," 1874.

"British Manufacturing Industries" (Stanford).  
Journals.—"The Chemical News." "Chemical Review." "Textile Colourist," 1876-77. "Textile Manufacturer" (Manchester, 1875). "Moniteur de la Teinture." "Moniteur Scientifique." "Reimann's Faerber Zeitung." "Textile Colourist" (Philadelphia).

### CARRIAGE BUILDING.

- Adams. "English Pleasure Carriages" (out of print).  
"The Coachmakers' Art Journal" (London).
- Gardner (F. B.). "The Carriage Painters' Illustrated Manual."
- Hub. "The Coachmakers' Magazine" (New York), 1878.
- Lebrun. "Manual for the Carriage Builder and Wheelwright" (Paris), 1851.
- Thrupp (G. A.) "Cantor Lectures—History of the Art of Coach Building."
- Journals.—"The Coachmakers' Art Journal" (London). "Carriage Monthly" (Philadelphia), 1866. "Guide du Carrossier" (Paris), 1860. "Moniteur de la Carrossier" (Paris), 1866.  
"The Coachmakers' Illustrated Handbook."  
"The Saddlers and Carriage Builders' Gazette" (Kemp, London).

## CLOTH MANUFACTURE.

- Ashenhurst. "Weaving and Designing of Textile Fabrics." "The Textile Manufacturer."  
 Baldwin. "Treatise on Designing and Weaving Plain and Fancy Woollen Cloths," 1878.  
 Burns (G. C.). "The American Woollen Manufacturer: a Practical Treatise on the Manufacture of Woollens."  
 Vickermann (C.). "The Woollen Thread — its Nature, History, Structure, and Use."  
 Watson. "Art of Weaving."

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"British Manufacturing Industries."

## COAL-TAR DISTILLING AND COAL-TAR PRODUCTS.

- Crookes (W.). "Auerbach's Anthracene."  
 Girard et De Laire. "Dérivés de la Houille."  
 Häussermann (C.). "Industrie der Theerfarbstoffe."  
 Lunge (G.). "Distillation of Coal Tar."  
 Mackenzie. "Dictionary of Arts and Manufactures."  
 Miller. "Elements of Chemistry." Vol. III.  
 Schultz (G.). "Die Chemie des Steinkohlentheers."  
 Watts. "Dictionary of Chemistry."  
 Wurtz (A.). "Matières Colorantes Artificielles."

## COTTON MANUFACTURE.

- Baine. "History of Cotton Manufacture" (out of print).  
 Barlow (Alfred). "The History and Principles of Weaving by Hand and Power" (London: Sampson Low & Co., 1878).  
 Bowman (F. H.), D. Sc., F.R.A.S., F.L.S. "The Structure of the Cotton Fibre," published by Palmer & Howe, 73, Princes Street, Manchester (London: Simpkin, Marshall, & Co.).  
 Butterworth (J.). "Cotton and its Treatment" (Hirst & Rennie, Oldham).  
 Crum (Walter), F.R.S. "On the Cotton Fibre, and on the Manner in which it unites with Colouring Matter," 1863.  
 Gilroy (Clinton). "The Art of Weaving by Hand and Power," 1844.  
 Holland. "The Cotton Spinners' Guide and Managers' Assistant."  
 Hyde. "The Science of Cotton Spinning."  
 Leigh (Evan). "The Science of Modern Cotton Spinning."  
 ———. "Modern Cotton Spinning" (published in London and Manchester).  
 Montgomery (James). "The Theory and Practice of Cotton Spinning" (Glasgow, 1832).  
 Murphy. "On the Art of Weaving."  
 Royle (Dr. Forbes). "The Culture of Cotton in India," 1851.  
 Ure (Dr. Andrew). "Philosophy of Manufactures," 1835.  
 ———. "Cotton Spinning and Manufacture" (2 vols.), published by Henry G. Bohn, London, 1861.

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"The Textile Manufacturer" (Manchester).

# ELECTRIC LIGHTING.

- Ayrton. "Electricity as a Motive Power."  
 Fontaine. "Electric Lighting."  
 Frölich. "Electric Transmission of Power."  
 Higg (P.). "The Practical Applications of Electric Lighting."  
 "Electric Transmission of Power," &c.  
 Hopkinson. "Papers on the Electric Light read before the Institution of Mechanical Engineers."  
 Jenkin (Fleeming). "Electricity."  
 Schellen. "Magnet und Dynamo-electrischen Maschinen."  
 Shoolbred. "Electric Light."  
 Siemens. "Presidential Address to the Institution of Mechanical Engineers."  
 Sprague (J. T.). "Electric Lighting."  
 Thomson. "Evidence before the Parliamentary Commission on Electric Lighting" (Blue Book).

Reports of the Paris Electrical Congress. Current Electrical Periodicals.

# ELECTRICAL ENGINEERING.—TELEGRAPHY.

- Beechy (F. S.). "Electro-Telegraphy."  
 Bright (E. B.). "The Electric Telegraph."  
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A complete encyclopædia of information on nearly all practical subjects connected with the arts and trades will be found in "Cassell's Technical Educator," 4 vols. 4to. London, 1880. It would be almost impossible to overrate the value of this work to the young student of technology, and it comprises a system of education in almost all of the useful industries which will prove valuable throughout life.

GENERAL SCIENCES.—Certain scientific principles underlie the practice of every mechanical and chemical operation, and it is important that every craftsman should, if possible, obtain some acquaintance with these branches of learning. We have drawn up the following list, showing the subjects bearing upon the industries named in the above list. Thus, a Brewer should have some knowledge of (2) Machine Construction and Drawing; (3) Building Construction; (6) Theoretical Mechanics; (7) Applied Mechanics; (10) Inorganic Chemistry; (11) Organic Chemistry. The list is founded on the regulations of the City and Guilds of London Institute, and shows the subjects necessary to obtain the full "Technological Certificate" in the different examinations.

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|--|------------------------|
| 1. Practical, Plane, and Solid Geometry. | 11. Organic Chemistry. |
| 2. Machine Construction and Drawing.     | 12. Geology.           |
| 3. Building Construction.                | 14. Animal Physiology. |
| 5. Mathematics.                          | 15. Elementary Botany. |
| 6. Theoretical Mechanics.                | 16. } General Biology. |
| 7. Applied Mechanics.                    | 17. }                  |
| 8. Light and Heat.                       | 18. Mining.            |
| 9. Magnetism and Electricity.            | 19. Metallurgy.        |
| 10. Inorganic Chemistry.                 | 22. Steam.             |
|  | 24. Agriculture        |
- 
- |                          |                    |
|--------------------------|--------------------|
| Alkali manufacture ..... | 2, 3, 6, 7, 8, 10  |
| Bread-making .....       | 2, 3, 6, 7, 10, 11 |

Brewing.....	2, 3, 6, 7, 10, 11
Distilling—	
A. Coal-Tar distilling .....	2, 8, 10, 11, 22
B. Spirit manufacture .....	8, 10, 11, 16, 17, 22
Sugar manufacture .....	2, 6, 7, 10, 11
Fuel .....	2, 7, 8, 11, 12, 19, 22
Oils, Colours, and Varnishes, manufacture of .....	10, 11, 15
Oils, Illuminating and Lubricating, manufacture of .....	2, 7, 8, 11, 15
Gas manufacture .....	2, 3, 8, 9, 10, 12
Iron and Steel manufacture .....	2, 6, 7, 10, 19
Paper manufacture .....	2, 3, 7, 10, 11, 15, 22
Pottery and Porcelain manufacture .....	2, 6, 7, 8, 10, 13, 19
Glass manufacture .....	2, 7, 8, 10, 19
Dyeing—	
A. Silk .....	2, 6, 7, 8, 10, 11
B. Wool .....	2, 6, 7, 8, 10, 11
Bleaching, Dyeing, and Printing of Calico or Linen .....	2, 6, 7, 8, 10, 11, 15
Tanning Leather .....	2, 3, 7, 10, 11
Photography .....	1, 8, 10, 11
Electro-Metallurgy.....	7, 9, 10, 19
Textile Fabrics, manufacture of—	
A. Cloth .....	2, 3, 6, 7, 8, 10, 14
B. Cotton.....	2, 3, 6, 7, 15
C. Linen .....	2, 3, 6, 7, 15, 24
D. Silk .....	2, 3, 6, 7, 10, 11
E. Jute .....	1, 2, 3, 6, 7, 22
Lace manufacture .....	2, 3, 6, 7, 15
Weaving and Pattern-designing .....	1, 2, 3, 6, 7, 8, 22
Electrical Engineering—	
A. Telegraphy .....	5, 6, 7, 8, 9, 10
B. Electric Lighting and Transmission of Power... ..	2, 5, 6, 7, 8, 9
C. Electrical Instrument Making .....	2, 5, 6, 7, 9
Metal Plate Work .....	1, 2, 6, 7, 10, 19
Plumbers' Work.....	1, 2, 3, 6, 7, 10
Silversmiths' Work .....	1, 2, 6, 10, 19
Watch and Clock making .....	1, 2, 6, 7, 8
Tools.....	1, 2, 6, 7, 19
A. Wood-working	
B. Metal-working	
Mechanical Engineering .....	1, 2, 5, 6, 7, 10, 19, 22
Carriage-building .....	1, 2, 6, 7
Printing .....	2, 6, 7, 8, 9, 10, 11, 19
Ores, Mechanical Preparation of .....	2, 6, 7, 13, 18, 19
Mine Surveying .....	1, 5, 12, 13, 18
Milling (Flour manufacture) .....	2, 7, 10, 11, 22

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*The City and Guilds of London Institute.*—One of the most important of recent efforts for the advancement of technical education is the scheme of the City and Guilds

of London Institute. The aim of the directors is a national one. They offer to provide facilities for carrying out an examination in any one of an extended series of subjects, wherever a class for instruction is formed or a sufficient number of candidates present themselves, provided only a local committee undertake to conduct the examination according to certain specified rules. The examinations are planned to meet the intellectual condition of all sorts of students. There is no artisan, however badly he may have fared at the National or Board school, or with however small a stock of special knowledge he may have been launched into his particular craft, who may not hope, after a period of steady and determined application, to gain a certificate at the Institute's examinations. There is no limit of age; he may begin at fifteen or at fifty. The range of subjects covers the whole ground of British industries.

We refer at this length to the operations and object of the Institute for two reasons. In the first place, any youth may benefit by its examinations. The Director and Secretary is Mr. Philip Magnus, and the offices are at Gresham College, London, E.C. Classes are formed in nearly all the large towns, and many of the smaller ones, for studying the subjects imposed. In the second place, the programme of the examinations forms a syllabus of technical knowledge for all the various trades. It is most carefully and completely drawn up by persons specially acquainted with the several subjects. From it a youth engaged in any mechanical vocation may learn what he ought to know concerning his ordinary duties. In short, it is a full syllabus of technical instruction, properly classified and succinctly presented.

The Institute is an examining and not an educational body; it does not impart instruction, but tests and gauges it. The practical information necessary must be acquired, partly in the workshop, partly from books. Its programme gives us an indication of the nature of this information, and a list of the books from which the theoretical section of it may be acquired.

## CHAPTER XIV.

## PARTING WORDS.



THE annual University Boat-race is one of the prettiest and most exciting of the sights presented in our great metropolis. To those, however, who, besides eyes for seeing, possess brains for thinking, it is not less interesting on account of its suggestiveness than attractive on account of its picturesqueness.

Here are two sets of young men engaged in a friendly struggle as to which shall carry off a much-coveted honour. It is a great distinction in itself to be elected a member of one of the rival crews. How has that distinction been attained by each of the youths? First of all, during their college career they must have exhibited a certain degree of physical stamina. This strength, vigour, suppleness, and endurance, having been displayed, the youths have been assiduously instructed in the technicalities of aquatics, how to hold and ply the oar, how to manage and steer the boat. These two points must be borne in mind,—the possession of the needful *physical* qualities, and *instruction* in the art to which they are to address themselves. There follow after, patient and persistent *training and practice*. After a certain time some youths are found to be deficient in one or another of the above recommendations. They are accordingly displaced, and others occupy their seats in the boats.

When the great day of the race arrives the result is apparent. The crew with the best physique, the most complete instruction or training, and the largest experience gained by prolonged practice, is, apart from contingencies common to all human enterprises, "bound to win."

Life is but a race. We have the highest authority for the statement, for it is St. Paul who speaks of "the race

that is set before us " (Heb. xii. 1). And assuredly, if our moral and spiritual career may bear this comparison, our material and temporal career is capable of similar illustration. We have each our "start in life." Each of us has a course to run, and to contend with competitors of whom we must keep ahead or we fall behind. How is this race to be properly prepared for, and to be successfully achieved? By attention to the same points,—health, instruction, training, and practice.

This little book is intended to provide young men with counsel as to their future career, and in particular that aspect of it which is called "business life." We have endeavoured to show the qualifications for commercial success,—how they are to be acquired or improved; what the competition of every-day existence demands; what dangers there are to be shunned; what rewards attend a successful career. The task is a responsible one, and in the same proportion it is, if properly executed, a useful one.

There still remain one or two subjects in regard to which a few words may be helpful to the young man starting in life, and with these we shall close this treatise.

*Health.*—A few years ago, a great many extravagances were perpetrated in the name of "Muscular Christianity," which was claimed to include the larger number of the virtues. To be a "muscular Christian" was held to be almost synonymous with a paragon of perfection, and "hitting straight from the shoulder" was regarded as covering a multitude of imperfections. Now we have a reaction. *Æstheticism* is the converse of *Athleticism*. It appears to have for its object the subordination of the physical to the mental, just as the preceding "craze" gave undue prominence to the animal part of our nature. After all, "the healthy mind in the healthy body" is the right thing.

As a rule, young men do not pay sufficient attention to their bodily health. This may be easily accounted for. We never know the value of a thing until we have lost it. It is the experience of old age that enables people to appreciate the inestimable worth of the vigour of youth. Young people generally work too hard or work too little at school or college, and one extreme is nearly as detrimental as the other. They play too hard or they play too little.

Recreation being as necessary to a healthy condition of the body and mind as employment, both should be adopted in moderation. Many a valuable life has been shortened, and its course rendered miserable, by over-study or too much athletics in youth.

Every year in business life, the value of health is being enhanced. It is endurance, "staying" power, that is of chief importance now,—of course, after those moral qualities without which business is but a kind of raid on the possessions of our fellow-men. The man who is always capable when his services are required is he who is most valuable to his employer, even though his other qualities are but ordinary. One who is "knocked up" by a few hours' work is of little account. One of the first things that a young man should cultivate is the *capacity for endurance*, which can only be attained by due attention to the laws of health.

*Early Rising.*—In order to attain to a condition of perfect health, it is necessary to be an early riser. The most eminent physicians have enforced this precept; in fact, it has attained through the experience of mankind almost universal adhesion. There are people addicted to late rising who enjoy a tolerable degree of health, but even they would be better constitutionally, and enjoy life more heartily, could they practise the habit of early rising.

Into ethical questions, such as the sinfulness of sloth, or even medical questions, such as the advantages of the clear, fresh, and inspiring morning atmosphere, we cannot enter. Early rising, however, has its business aspect. In these days of competition a young man must necessarily be an early riser, if he is to get on in the world. After business hours, his body and his brain are, generally speaking, too much fatigued to enable him to apply himself to study. His best period for this is in the morning. His head is clearer, and he can approach things in a more active yet deliberate state of mind. There is an artificiality about night thoughts that renders them less trustworthy than those of the day. It is a good old maxim that enjoined the advantage of "sleeping over" a matter of importance and one in which caution, prudence, and foresight are necessary.

Early rising is necessary, if a young man seeks to be punctual at his work. Few things are so derogatory to the character as habitual unpunctuality,—rushing into office or workshop some time after the hour for beginning duty. It is a sign of slothfulness and of want of principle. It betrays, too, an element of untrustworthiness, when even a youth cannot be depended upon for the comparatively easy habit of being regular to his time.

Early rising, too, involves early going to bed ; itself a most salutary habit, as tending to keep a youth away from many temptations and dangers. Habits of profligacy are usually learned at night ; it is then that the temptations that ensnare a young man are spread out in their utmost attractiveness. Formerly apprentices were required to be within doors by nine or ten o'clock in the evening ; if found abroad afterwards, they were severely punished. A law to this effect would be altogether inappropriate to our present manners and customs ; yet there was some wisdom in the regulation. It was “paternal” legislation, and such legislation is sneered at and disclaimed against in these days. But our fathers were wise in their generation, and, however unsuitable to modern conditions of society their rules may appear, yet there were embodied in them the result of long experience and the fruit of careful study of the character of young men.

*Attitude at Work.*—A matter of great importance to every young person who has much writing to do is to be particular in adopting a proper attitude. He should stand or sit upright and “squarely” to his work, and not allow his chest to touch any part of the desk. Disregard to this sanitary rule is liable to bring on a stooping habit, to cause round shoulders, and to contract the lungs,—often leading to consumption and heart disease.

*Dancing*, whatever Puritan scruples may exist against it, is an innocent and a healthful recreation, and a really useful accomplishment. Not to be able to dance usually implies a defective education ; and it places any man who goes even occasionally into company in a position that is painful and humiliating. It assists to keep young people of both sexes and equal social position under the eye and control of their relations and friends in their amusements. Instead of

seeking their pleasures abroad, they may take this enjoyment in the pure moral atmosphere of home.

*The Cultivation of Female Society* may be recommended to young men partly on the same grounds as those which we have mentioned in connexion with dancing. Female society has invariably an improving and refining tendency upon all young men who are brought within its influence. It has often been noticed that lads who have sisters are more courteous, thoughtful, and kindly than those whose companions have only been boys. Young men who have not sisters, and do not visit at houses where there are girls, are usually awkward and less gentle in their demeanour than could be wished. There is danger, too, lest youths shut out from good female society resort to society that is neither good nor improving. Let it be accepted as a truth that young men will naturally, by some means or other, seek the society of the other sex. They cannot be prevented by the most rigorous restrictions, the sternest commands. If a youth have not the opportunity of enjoying female society at home or at the houses of those of whom his parents and guardians approve, he will almost inevitably turn to those resorts which abound in all large towns,—public-houses, dancing-rooms, and even less reputable places. There he may entangle himself to such an extent that he may never throughout his life become entirely free; and there he may form habits which will embitter and sully his whole future career.

*The Advantage of having a Hobby.*—It is a very desirable thing for a young man to have a “hobby,” provided that it is a harmless one. It ought not to be such that will lead him into expenses greater than he can afford, nor one that will absorb more time and attention than he ought to spend upon it, as distinct from the duties of his daily life. Nor should it be one that will lead him into undesirable company. So that it be not objectionable on any one of these three grounds, the hobby will be useful in a variety of ways. It will agreeably diversify his work, and if it be of an intellectual kind will prevent the narrowing and warping of his mind, which is apt to take place when an occupation is followed with great application. It will tend to induce him to spend his evenings at home if it be of an

in-door nature,—itself a point of considerable importance. In other ways a hobby may be made recreative and a source of enjoyment. It is advisable, however, that a youth engaged in sedentary labour during the day should select for his hobby something of an active character, which will expand the chest and exercise the muscles. One who is engaged in active duties during the day will find it a beneficial change to adopt a hobby that will enable him to rest his limbs, and to think, and thus become a corrective to the physical effects of the day's toil.

*Public Speaking* may appear an accomplishment somewhat beyond the requirements of a young business man. Experience shows, however, that the art of expressing one's views, and of making a clear and explicit statement of facts in public, is constantly useful, and occasionally almost indispensable. The chief requisite is confidence, and this can only be gained by practice. However unfortunate may be his first attempt, he must persevere, and greater facility and fluency will be acquired each time public speaking is attempted. It is advisable to join one of the debating societies which are to be found nearly everywhere, and take his part in the various discussions. A youth will thus obtain the experience and confidence that are necessary if a man is to acquit himself with credit in addressing his fellow-men.

*Keeping in One's Appointed Place.*—In a properly-organised business house, each person has an assigned place in which to do his work. There, as a rule, he should always be found during proper hours; and he should be nowhere else. A principal is always quick to notice when any of his *employés* are "out of the way"; and, even if he does not make any remark upon the circumstance at the time, he does not forget it. Where the routine of business necessitates going about to different parts of the establishment, the *employé* should do his business and go his way, without unnecessary conversation or loitering.

*Experience*, in business, is invaluable. What has been "bought and paid for" in the execution of one's ordinary duties is far more important than what has been learned merely by precept, and is much less likely to be forgotten. Much, however, may be learned by observation. It is,

therefore, advisable to keep one's eyes open, and follow good models. The memory should be assisted by making memoranda of things likely to be forgotten. Notes of business facts and methods made day by day become, in time, a body of useful information bearing specially on one's own duties, and not, as a rule, procurable in any other way. Any youth, almost, might form a digest of technical knowledge bearing upon his vocation which would, from time to time, be of the utmost service to him, besides greatly interesting him in the details of his duties.

*Mechanical Skill.*—The young artisan should endeavour by all means to cultivate his mechanical skill. The actual difference between the value of thoroughly skilled and competent labour and half-skilled and incompetent labour is seldom realised. At first sight it would seem that, if one mechanic were capable of doing two-thirds as much work as another, he should, in order to do exact justice to all parties, receive just two-thirds as much in the way of wages. In point of fact, however, there would be no justice at all in such an arrangement. In order to divest the matter of the wages aspect, let us suppose that two individuals enter into partnership, and that the better workman can perform labour representing £300 per year, and the poorer one only two-thirds as much, or £200 per year. Suppose, further, that they find the interest on the plant required to conduct the business, sinking-fund, and incidental expenses, to be £240. Since each will occupy the same room for working in, and each will require the same tools with which to work, it is evident that the £240 in the way of expenses should be equitably assessed; and that the amount to which they would really be entitled, in the way of wages would be £180 and £80 respectively; in other words, the one who does one-third more work than the other is, in strict justice, entitled to two-and-a-quarter times as much as the first. Now, the matter would in no sense be changed if, instead of working for themselves, they work for a third party. It is a consideration of this fact that leads far-sighted employers, especially in a business that calls for large expenditure in the way of tools, &c., to look for very competent men. It is apparent that the mechanic who has given the greatest amount of energy to thoroughly

comprehend and manage his business is always the one who has work and good wages without much reference to the times. There is no reason to doubt that the difference in this respect will be more marked in the future than in the past; in other words, the mechanic who, by any means whatever, fits himself to do more and better work than another, will find himself recompensed in a much greater degree than would be indicated by the extent of his superiority. In this, as we have proved, there will be nothing but exact justice to all parties. At the present day there are greater inducements for the young mechanic to improve and perfect himself in his trade than ever before. The absolute value of skill from a business point of view is beginning to be fairly appreciated.

*Force of Character.*—We would enjoin upon the young, in conclusion, to cultivate strength of character. After all, the great difference among men in nearly all callings is energy, or the want of it. Given the same amount of learning, equal integrity, and similar opportunities, and energy or the absence of it will make one man a success and the other a failure. Indeed, it might be said that the ranks of the unsuccessful class consist almost entirely of men without force. Their chance was as good as that of any of their companions, but while some went ahead and carried off the prizes, they were lying by the wayside dispirited and despondent.


It takes nerve, tact, push, and perseverance, patient continuance in well-doing, to win a great prize; and the young man who goes into any business without pluck and force of character is not likely to succeed. He may, perhaps, drag along through life with the help of friends, some of whom will charitably extenuate his failures on the ground that he is a well-meaning man, but in delicate health, or unlucky. The real trouble, however, is that he lacks energy. All the learning in the world will not qualify a man for usefulness. It requires stamina, vigour, courage, resolution, will, determination,—in one word, energy.

Throughout the previous pages we have enjoined the youth to take a high, dignified, and independent view of his calling, whatever it may be, and have endeavoured to show that it is not the nature of one's duties, but the spirit

in which they are performed, that conduces to respect and honour. We conclude with the following weighty words, worthy of the most careful and the most thoughtful consideration and study:—"It is an utterly low view of business," says a writer in the *Pall Mall Gazette*, "which regards it as only a means of getting a living. A man's business is his part of the world's work,—his share of the great activities which render society possible. He may like or dislike it; but it is work, and as such requires application, self-denial, discipline. It is his drill, and he cannot be thorough in his occupation without putting himself into it, checking his fancies, restraining his impulses, and holding himself to the perpetual round of small details, without, in fact, submitting to his drill. But the perpetual call on a man's readiness, self-control, and vigour which business makes; the constant appeal to the intellect, the stress upon the will, the necessity for rapid and responsible exercise of judgment; all these constitute a high culture, though not the highest. It is a culture which strengthens and invigorates, if it does not refine; which gives force, if not polish; the *fortiter in re*, if not the *suaviter in modo*. It makes strong men, and ready men, and men of vast capacity for affairs, though it does not necessarily make refined men or gentlemen."

## APPENDIX I.

## WHAT SUCCESSFUL MEN HAVE SAID ABOUT SUCCESS.

T might be thought that men who have become "successful," as the word is ordinarily used, would be inclined to preserve, as a secret for their own benefit or that of their friends, the method or rules of action by which their success has been achieved. This, however, is not the case; eminent men in all the walks of life have freely divulged the systems upon which they have worked, and expounded the principles which guided them. These deliverances are very valuable, especially to young men; for they condense into a few sentences rules of conduct that have been prompted by the experience of a lifetime. Indeed, by following such precepts every youth becomes an inheritor of the results of the experience of the most distinguished persons who ever lived. If he frame his character on those lines, he can reasonably expect his own career to resemble, in some respects at least, that of his exemplar; although, of course, circumstances may modify results, and idiosyncracies of character may detract from the full measure of the success attained.

We arrange, under the names of their authors, a number of these Rules for the Conduct of Life. Several of them we do not wholly commend as examples. What is called "success" is not infrequently either an end attained that is not worth the pains involved in its attainment; or is the result of a policy throughout life which is unworthy and censurable. Youths should be cautioned against the immoral dictum that "the end justifies the means,"—for nothing justifies fraud, deceit, and untruthfulness; nor should they conclude that "success" always means happiness, or the reward of an approving conscience. Some people whom the world may regard as unsuccessful are in reality the most truly successful, in so far as they have

honestly and faithfully performed their duties towards themselves and their fellow-men.

During the great civil war in America, an intimate personal friend said to Mr. Lincoln, "Mr. President, do you really expect to end this war during your administration?" "Can't say, sir; can't say." "But, Mr. Lincoln, what do you mean to do?" "Peg away, sir; peg away; keep pegging away!"—PRESIDENT LINCOLN.

"Hard pounding, gentlemen! But we will see who can pound the longest."—THE DUKE OF WELLINGTON.

"Mr. President, I have discovered the philosopher's stone! It consists of four short words of homely English, 'Pay as you go.'"—JOHN RANDOLPH, *American Statesman*.

"1. I combined three profits. I made the manufacturer my customer, and the one I bought of my customer; that is, I supplied the manufacturer with the raw materials and dyes, on each of which I made a profit, and took his manufactured goods, which I sold at a profit, and thus combined three profits.

"2. Make a bargain at once. Be an off-handed man.

"3. Never have anything to do with an unlucky man or place. I have seen many clever men who had not shoes to their feet. I never act with them. Their advice sounds very well, but fate is against them; they cannot get on themselves, how can they do good to me?

"4. Be cautious and bold. It requires a great deal of boldness and a great deal of caution to make a great fortune, and when you have got it, it requires ten times as much wit to keep it."—MAYER AMSCHEL, *founder of the house of the ROTHSCHILDS*.

"I have always had these two things before me:—Do what you undertake thoroughly. Be faithful in all accepted trusts."—NICHOLAS LONGWORTH, *Cincinnati millionaire*.

"Take care of the cents, the dollars will take care of themselves."—STEPHEN GIRARD, *American millionaire*.

"Young man, base all your actions upon a principle of right; preserve your integrity of character; and in doing this, never reckon the cost."—AMOS LAWRENCE, *American millionaire*.

"No abilities, however splendid, can command success without intense labour and persevering application."—A. T. STEWART, *American merchant prince*.

In speaking to some of the young men in his neighbourhood, and urging them to self-improvement, he declared that there was no reason why they might not—though the reason was manifest why they would not—every one of them be worth ten thousand pounds. He placed his confidence simply in enduring powers and extraordinary application.—SAMUEL BUDGETT, *English merchant*.

Arago ascribes his success to the following words written on the paper cover of his book by D'Alembert at a time of great discouragement:—"Go on, sir; go on! The difficulties you meet with will resolve themselves as you advance. Proceed, and light will dawn and

shine with increased clearness on your path." "That maxim," says Arago, "was my greatest master in mathematics."—ARAGO, *eminent French astronomer*.

"It's what thee'l spend, my son," said a sage old quaker, "not what thee'l make, which will decide whether thee's to be rich or not."

Astor used to say that a man who wishes to be rich and has saved ten thousand dollars has won half the battle,—is on the highway to fortune. Not that Astor thought ten thousand much; but he knew that in making and saving such a sum a man acquired habits of prudent economy which would constantly keep him advancing in wealth. The habitual small expenses which are designated as "only a trifle" amount in the aggregate, like sands of the shore, to something serious.—J. J. ASTOR, *American millionaire*.

"I find," said a shrewd merchant, "I make most money when I am least anxious about it." There is practical philosophy in this remark. Caution, prudence, sagacity, and deliberation are all necessary to build up success. Some men, it is true, get rich suddenly, but the great majority do not and cannot. Buonaparte once said, "I have no idea of a merchant's acquiring a fortune as a general wins a battle—at a single blow." Such fortunes too often vanish suddenly.

ROBERT THE BRUCE was driven one night, at the very crisis of his fortunes, to take shelter in a barn. When he awoke in the morning he saw a spider climbing a beam of the roof. It fell to the ground twelve times in succession; the thirteenth time it succeeded, and gained the top of the beam. He arose and said, "This spider has taught me perseverance. I will follow its example. Many times have I been beaten, this time I may succeed." He rallied his followers, met Edward on the field of Bannockburn, and there won his crowning victory.

"The secret of success is constancy of purpose."—BENJAMIN DISRAELI, EARL BEACONSFIELD.

**ECONOMY AND WEALTH.**—To grow rich is not to make more money, but to spend less. If one is not accumulating money as fast as he thinks he ought, the remedy in nine cases out of ten is not greater exertion to make money, but greater care to save it. Indeed, he who saves money systematically, putting away a part, even though it be a small part, of each week's or each day's earnings, is rich already. His means exceed his necessities, and that is wealth always. If people generally would conduct their affairs on the principle above inculcated there would be comparatively little business anxiety, and much greater comfort and happiness in the household.

**BUSINESS ADMINISTRATION.**—Master the details of your business, so that you may thoroughly understand them, but don't waste your time performing the details. Leave these to your subordinates. Delegate all the work you can, and keep your mind fresh and strong, so as to concentrate it upon the more important and higher parts of your business.

**HOW TO LEARN.**—Study your neighbours' and rivals' methods, and you will learn, even from your inferiors. No man is as wise as the community, and all can learn something.

**BUYING AND SELLING.**—Ascertain the exact cost of your goods, and don't sell below that. If you have tremendous competition to meet in any one article, cut it off from your line of goods, and devote yourself to some other article in which there is less competition. Keep your stock full and replenish it with the best goods in every line in which you deal. Sell out old stock, if necessary, at a reduction.

**IMPORTANCE OF KEEPING-UP APPEARANCES.**—We urge every one, and particularly young men, to study appearances. People's opinions are very much affected by the looks of others. This includes not only personal dress, but the arrangement of offices and shops. The well-known advice of *Polonius*, in "Hamlet," to his son, covers the question of dress pretty thoroughly. It may be summed up, to dress richly, but plainly, and to try to appear prosperous, yet not extravagant. The same principle will apply to the appearance of offices. It is only false economy to scrimp and seem shabby, for the sake of saving a few pounds in this direction. A handsome desk and appurtenances, a few pictures with a warm carpet and pleasant surroundings, will not escape notice, and hence may have an impression upon visitors. It has been well said that if people think you are prosperous, it is the next thing to being so; and nothing conduces more to creating such an impression than appearances.

**PROVIDENCE AND THRIFT.**—As a preparation for success in life, next to good health and a sound constitution, nothing is more valuable than the faculty of saving. As a writer in the *Spectator* has said, there is no greater blessing for people of moderate means than the possession of a year's expenditure ahead, and few things which are harder to attain or are more rarely found. A year's income once obtained supplies a foundation-stone of confidence and capital, on which one may erect the loftiest and most ambitious edifice. A man with a year's income "laid past," as the Scotch say, is twice the man with double his income and no store, not only because he is not in debt, but because he can afford to try life in his own way, instead of the ways other people are willing to open out to him, because he is not afraid of an experiment, because, in fact, he can use the great secret of all success,—he can wait.

**COMFORT AND MUDDLE.**—Comfort is the daughter of order, and is descended in a direct line from wisdom; she is closely allied to carefulness, thrift, honesty, and religion; she has been educated by good sense, benevolence, observation, and experience; and she is the mother of cleanliness, economy, provident forethought, virtue, propriety, and domestic happiness. Muddle is descended from the ancient but dishonourable family of chaos; she is the child of indifference and want of principle, educated alternately by dawdling, hurry, stupidity, obstinacy, meanness, and extravagance, secretly united at an early age to self-conceit, and parent of procrastination, falsehood, dirt, waste, disorder, destruction, and desolation.

**ECONOMY.**—Very suggestive it is to notice that the word "Economy" is derived from two words,—one Greek, the other Latin. *Oikos* a house, *nomos* a law; that is, a house, its law, or the law of the house. Thus we get the language of two great ancient nations helping us to describe the fundamental principles of our domestic life, and show how a wise household should be ruled and managed. In a house, economy should reign, nothing should be done by haphazard or just as it comes; but there should be a head to rule, and a body to obey, recognising order, method, plan; everything being in harmony and subjection, with consideration and forbearance lovingly displayed; every day having its special duty, and none clashing one with another.

A. T. STEWART, the American millionaire, told an anxious inquirer that he "considered honesty and truth great aids in the gaining of fortune."

BEING asked the secret of worldly success and fortune, "There is no secret about it," said Commodore Vanderbilt; "all you have to do is to attend to your business and go ahead—except one thing," added the Commodore, "and that is, never to tell what you are going to do till you have done it."

ASA PACKAR gave his idea of the way to get rich in the remark: "Economy and safe investment are about the best means of attaining financial prosperity."

GEORGE LAW, who was a very rich man, remarked in conversation: "There is nothing so easy as making money when you have money to make it with; the only thing is to see the crisis and take it at its flood"; and when further pressed to tell the secret of his own success, he quickly responded: "Determination to work, and working."

**HABITS OF A MAN OF BUSINESS.**—A sacred regard to the principles of justice forms the basis of every transaction, and regulates the conduct of the upright man of business. He is strict in keeping his engagements. Does nothing carelessly or in a hurry. Employs nobody to do what he can easily do himself. Leaves nothing undone that ought to be done, and which circumstances permit him to do. Keeps his designs and business from the view of others, yet he is candid with all. Is prompt and decisive with his customers, and does not overtrade his capital. Prefers short credit to long; and cash to credit at all times, either in buying or selling; and small profits in credit cases with little risk, to the chance of better gains with more hazard. He is clear and explicit in all his bargains. Leaves nothing of consequence to memory which he can and ought to commit to writing. Keeps copies of all his important letters which he sends away, and has every letter, invoice, &c., belonging to his business, titled, classed, and put away. Never suffers his desk to be confused by many papers lying upon it. Keeps everything in its proper place. Is always at the head of his business, well knowing that if he leaves it, it will leave him. Holds it as a maxim, that he whose credit is suspected is not to be trusted. Is constantly examining his books, and sees through all his affairs as far as care and attention will enable him.

Balances regularly at stated times, and then makes out and transmits all his accounts current to his customers, both at home and abroad. Avoids as much as possible all sorts of accommodation in money matters, and lawsuits where there is the least hazard. He is economical in his expenditure, always living within his income. Keeps a memorandum-book in his pocket, in which he notes every particular relative to appointments, addresses, and petty-cash matters. Is cautious how he becomes security for any person. And generous when urged by motives of humanity. Let a man act strictly to these habits ;—when once begun they will be easy to continue in, ever remembering that he hath no profits by his pains whom Providence doth not prosper, and Success will attend his efforts.—CYRUS H. LOUTREL.

## APPENDIX II.

## BUSINESS MAXIMS.



THE following is an authentic reprint of "Poor Richard's Sayings." Several of them were only recently discovered, and were never published in Great Britain before the issue of Mr. Henry Stevens's "Golden Calendar" (1874); and are, indeed, stated to be little known in America:—

A WORD to the wise is enough.

THE noblest question in the world is, "What good may I do in it?"

GOD helps them that help themselves.

SLOTH, like rust, consumes faster than labour wears; while the used key is always bright.

BUT dost thou love life; then do not squander time, for that is the stuff life is made of.

THE sleeping fox catches no poultry.

IF time be of all things the most precious, wasting time must be the greatest prodigality; since lost time is never found again, and what we call time enough always proves little enough.

LAZINESS travels so slowly that Poverty soon overtakes him.

DRIVE thy business, let not that drive thee.

EARLY to bed, and early to rise, makes a man healthy, wealthy, and wise.

INDUSTRY need not wish; he that lives upon hopes will die fasting.

THERE are no gains without pains; then help hands, for I have no lands; or, if I have they are smartly taxed.

HE that hath a trade hath an estate, and he that hath a calling hath an office of profit and honour; but then the trade must be worked at, and the calling followed, or neither the estate nor the office will enable us to pay our taxes.

INDUSTRY pays debts, while Despair increaseth them.

THE cat in gloves catches no mice.

WHAT though you have found no treasure, nor has any rich relation left you a legacy. Diligence is the brother of Good-luck, and God gives all things to Industry.

THEN plough deep while sluggards sleep, and you shall have corn to sell and to keep.

WORK while it is called to-day, for you know not how much you may be hindered to-morrow.

ONE To-day is worth two To-morrows.

CONSTANT dropping weareth away stones ; and by diligence and patience the mouse ate in two the cable ; and little strokes fell great oaks.

EMPLOY thy time well, if thou meanest to gain leisure ; and, since thou art not sure of a minute, throw not away an hour.

KEEP thy shop, and thy shop will keep thee.

IF you would have your business done,—Go ; if not,—Send.

IF you would have a faithful servant and one that you like, serve yourself.

A LITTLE neglect may breed great mischief : for want of a nail the shoe was lost ; for want of a shoe the horse was lost ; for want of a horse the rider was lost, being overtaken and slain by the enemy ; all for want of a little care about a horse-shoe nail.

BUY what thou hast no need of, and ere long thou shalt sell thy necessities.

At a great pennyworth pause awhile ; for many have been ruined by buying good pennyworths.

IF you would know the value of money, go and try to borrow some ; for he that goes a borrowing, goes a sorrowing. Think what you do when you run in debt ; you give to another power over your liberty. If you cannot pay at the time, you will be ashamed to see your creditor. You will be in fear when you speak to him ; you will make poor, pitiful, sneaking excuses, and by degrees come to lose your veracity, and sink into base, downright lying ; for the second vice is lying, the first is running into debt. Lying rides upon Debt's back ; whereas a freeborn man ought not to be ashamed nor afraid to see or speak to any one living, but poverty often deprives a man of all spirit and virtue. It is hard for an empty sack to stand upright.

LIFE assurance is a far-reaching invention, well adapted in most cases to make uncertainty certain, and banish anxiety from the mind.

SLOTH makes all things difficult, but industry all easy ; and he that riseth late must trot all day and shall scarce overtake his business at night.

WHEN you have got your bargain, you may, perhaps, think little of payment ; but creditors have better memories than debtors ; creditors are a superstitious sect, great observers of set days and times.

GET what you can, and what you get, hold ; 'tis the stone that will turn all your lead into gold.

He that pursues two hares at once, does not catch one and lets t'other go.

IF thou injurest Conscience it will have its revenge on thee.

HEAR no ill of a friend, nor speak any of an enemy.

PAY what you owe, and you'll know what is your own.

BE not niggardly of what costs thee nothing, as courtesy, counsel, and countenance.

THIRST after desert, not reward.

WHEN befriended, remember it ; when you befriend, forget it.

PROCLAIM not all thou knowest, all thou owest, all thou hast, nor all thou canst.

O LAZY Bones ! dost thou think God would have given thee arms and legs if He had not designed thou shouldst use them ?

ONE mend-fault is worth two find-faults, but one find-fault is better than two make-faults.

ARE you angry that others disappoint you ? Remember that you cannot depend upon yourself.

'TIS less discredit to abridge petty charges than to stoop to petty gettings.

EACH year one vicious habit rooted out in time might make the worst man good throughout.

A 'POLICY of life assurance is the cheapest and safest mode of making a provision for a man's family. It is time people understood and practised Life Assurance more generally. Many a widow and orphan has great reason to be grateful that the advantage of life assurance was understood and embraced by the father.

## ANOTHER CODE OF LIFE RULES.

A SERIES of rules, somewhat cognate in aim to the above, although more liberal, pious, and unselfish in their principles, appeared in a work entitled "Helpful Hints ; or, Steps in the Pathway of Success for all Business Assistants." The writer conceals his identity, but we believe that he is a member of the firm of Messrs. Liddiard & Co., Hastings.

HAVE a high ideal: never be contented with a low standard of either thought or action.

THERE is always room for improvement, and this can only be attained by energetic effort.

LET nothing tempt you to a false step: one such, one lie, one act of trickery or dishonesty, may be your ruin.

SAFETY lies only in keeping clear of any approach to what you know to be doubtful.

NEVER forget that wrong-doing cannot be made to pay in the end,—it may hold out the promise of pleasure or profit ; but shame and loss will surely follow.

REMEMBER that not only will dishonesty, untruthfulness, or unfaithfulness ruin your probabilities of success ; but that thoughtlessness, idleness, or lack of interest in your duties will always be a bar to advancement. Aim to make your employer's interests your own.

By the habits you are forming now, you are shaping your future course, and moulding your own character for your whole after-life.

A GOOD name is a precious possession of priceless worth: keep it unstained.

REAL worth will always, in time, make itself felt: you must deserve success in order to gain it.

Do nothing as if it were trifling; slur no part of your work; in everything seek to do your best: whatever is worth doing is worth doing well.

PUT your heart into your work; in business, concentrate your thoughts upon it; be ever ready to learn,—strive to excel,—be in earnest.

BE accurate: want of accuracy entails not only errors, but also annoyance and loss.

BE careful in little things: it is the straws that show which way the current runs.

CULTIVATE an affable, yet respectful, bearing; let there be an evident willingness to please. Study always to be courteous.

BE punctual: neglect of this disturbs business arrangements, wastes time, and sets a bad example to others.

BE tidy,—avoid slovenly habits of doing your work: in the long run these never save, but always cost more time and trouble.

HAVE a place for everything, and keep everything in its place.

ONLY by arrangement, method, and order will business go on smoothly and regularly.

ENDEAVOUR to master the details of your business, and if you are ignorant of anything that it is necessary you should know, seek for information.

BE brisk and active in your movements: sloth makes all things difficult.

DILIGENCE is the mother of Prosperity, carefulness is her attendant.

PRACTICE and perseverance will ensure proficiency: there are no great gains without great pains.

BE conscientious in the performance of all your duties,—“Not with eye-service.”

BE truthful in act as well as word: real success is never founded on falsehood.

SEEK to dignify your work, however humble it be, by the spirit and manner in which you do it,—nothing is ignoble but sin.

AVOID waste, even in the smallest matters,—it is dishonest. Carry the habit of economy into every detail of your life,—the habit once formed will be of untold benefit to yourself personally.

WASTED time is the worst of all waste.

LET your character be real, the shining warp and woof of each day working out the part God has set you in the great loom of time.

FINALLY, above all things, remember, “The fear of the Lord is the beginning of wisdom.” “In all thy ways acknowledge Him, and He shall direct thy paths.”

## MISCELLANEOUS COUNSELS AND MAXIMS

(SELECTED).

CALL upon a man of business, in the hours of business, on affairs of business only ; transact your business, and go about your business that he may have time to finish his business.

RECTITUDE.—Let no pleasure tempt thee, no profit allure thee, no ambition corrupt thee, no example sway thee, no persuasion move thee, to do anything which thou knowest to be evil ; so shalt thou always live jollily ; for a good conscience is a continual Christmas.—POOR RICHARD.

HURRY AND DESPATCH.—No two things differ more than hurry and despatch. Hurry is the mark of a weak mind, despatch of a strong one. A weak man in office, like a squirrel in a cage, is labouring eternally, but to no purpose ; in constant motion, without getting on a jot ; talks a great deal, but says very little ; looks into everything, but sees nothing ; and has a hundred irons in the fire, but very few of them hot, and with those he burns his fingers.—COLTON.

ASCERTAIN YOUR POSITION.—Gentlemen turn out of the seats of their ancestors to make way for such new masters as have been more exact in their accounts than themselves.—ADDISON.

THE ART OF SAYING "NO."—Most men are slaves because they cannot pronounce the monosyllable "No." A polite man may pronounce it whenever he chooses, with less danger of offence than a rude man's "Yes."—LORD CLARENDON.

THE refusal which is at once the most safe from vacillation, and, perhaps, as little apt to give offence as any, is the point-blank refusal without reasons assigned.—HENRY TAYLOR.

CONCENTRATIVENESS.—Many a man has missed being a great man by splitting himself into two middling ones.

COOL BRAIN AND STEADY NERVE.—Keep your eye fixed upon the mark, and don't flinch when you pull the trigger. Could the multitude of failures which are recorded every day be thoroughly examined as to their cause it would be found that a great proportion of them have resulted from a want of nerve just at the moment when an unwavering sight and steady pull would have accomplished the object. Let an enterprise be ever so wisely and boldly projected and energetically pushed, if the nerve fails at the last moment, good-bye to success.

BE PATIENT.—In times of depression people are apt to take discouraging views of business prospects. They feel as if they had reached the acme of their prosperity, and that nothing but hard times were in store for them. This is only natural, and it is a test of a man's fortitude and pluck not to yield to the temptation to be cast down and disheartened. It is well to bear in mind the old adage, that there are as good fish in the sea as were ever caught. Business must improve some time, and he is wise who waits patiently, with all his resources in hand ready for the change.

HOW TO PERPETUATE BAD TIMES.—Let everybody talk despondingly. When any one fails in business put it in all the papers. Let

business men keep up perpetual complaint. Let us have occasional editorials inciting bread riots, and political speeches on the wrongs of the labouring classes. Let everybody prophesy a hard winter, a very hard winter, an awful winter. Let us all talk *down* instead of *up*. Let us take no account of the fact that flour is cheap, and the harvests are large, and God is good. We shall in this way be able to take another faggot from the poor man's hearth and knock another pane of glass out of his window, and hinder the manufacturer from employing him. All altogether now—ministers, editors, capitalists, and labourers—let us give a long, deep groan, and keep it going till next spring, and the times will be as hard as we could reasonably expect.

**THE VALUE OF CHEERFULNESS.**—In every work in which men engage together, whether a battle, a polar expedition, a march over the plains, or a great commercial venture, the state of their spirits is of the utmost importance, because hopefulness is in reality a source of power, and despondency of weakness.

**KEEP YOUR OWN COUNSEL.**—"During my long commercial experience," said Stephen Girard, "I have noticed that no advantage results from telling one's business to others, except to create jealousy or competitors when we are fortunate, and to gratify our enemies when otherwise." He was never known to disregard this theory in all his protracted and successful career.

---

### AN ALPHABET OF SHORT RULES.

- A**ttend well to your business.
- B**e punctual in your payments.
- C**onsider well before you promise.
- D**are to do right.
- E**nvy no man.
- F**aithfully perform your duty.
- G**o not in the path of vice.
- H**ave respect for your character.
- K**now thyself.
- L**ie not, for any consideration.
- M**ake few acquaintances.
- N**ever profess what you do not practise.
- O**ccupy your time in usefulness.
- P**ostpone nothing you can do now.
- Q**uarrel not with your neighbour.
- R**ecompenſe every man for his labour.
- S**ave something against a day of trouble.
- T**reat everybody with kindness.
- U**se yourself to moderation.
- V**illify no person's reputation.
- W**atchfully guard against idleness.
- X**amine your conduct daily.
- Y**ield to superior judgment.
- Z**ealously pursue the right path.

## RULES FOR SELF-GOVERNMENT.

THE following are "Twelve Rules laid down by Benjamin Franklin in his youth for his self-government":—

1. *Temperance*.—Eat not to dulness ; drink not to elevation.
2. *Silence*.—Speak not but what may benefit others or yourself ; avoid trifling conversation.
3. *Order*.—Let all your things have their places ; let each part of your business have its time.
4. *Resolution*.—Resolve to perform what you ought ; perform without fail what you resolve.
5. *Frugality*.—Make no expense but to do good to others or yourself ; *i.e.*, waste nothing.
6. *Industry*.—Lose no time ; be always employed in something useful ; cut off all unnecessary actions.
7. *Sincerity*.—Use no hurtful deceit ; think innocently and justly ; and if you speak, speak accordingly.
8. *Justice*.—Wrong none by doing injuries, or omitting the benefits that are your duty.
9. *Moderation*.—Avoid extremes ; forbear resenting injuries so much as you think they deserve.
10. *Cleanliness*.—Tolerate no uncleanness in body, clothes, or habitation.
11. *Tranquillity*.—Be not disturbed at trifles, or at accidents common and unavoidable.
12. *Charity*.—Avoid injuring your own peace or another's reputation.

---

WE may conclude this little catena of opinion on the art of success with the utterance of a man who, in our own time, has undeniably proved himself successful in his own profession. We refer to Lord Wolseley. Advising the children of a National School in December, 1882, he said :—

"I believe success in life is within the reach of all who set before them an aim and an ambition that is not beyond the talents and ability which God has bestowed upon them. We should all begin life with a determination to do well whatever we take in hand ; and if that determination be adhered to with the pluck for which Englishmen are renowned, success, according to the nature and quality of our brain-power, is, I think, a certainty. Had I begun life as a tinker, my earnest endeavour would have been to have made better pots and pans than my neighbours, and I think I may venture to say without any vanity that, with

God's blessing, I should have been fairly successful. The first step on the ladder that leads to success is the firm determination to succeed ; the next is the possession of that moral and physical courage which will enable one to mount up, rung after rung, until the top is reached. The best men make a false step now and then, and some even have very bad falls. The weak and puling cry over their misfortunes and seek for the sympathy of others, and do nothing further after their first or second failure ; but the plucky and the courageous pick themselves up without a groan over their broken bones or their first failures, and set to work to mount the ladder again, full of confidence in themselves, and with faith in the results that always attend upon cheerful perseverance."

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
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